

# Insurance Counsel Journal

July, 1938

VOL. V.

No. 3

Annual Convention, August 31-September 3  
Mackinac Island, Michigan

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1937-1938

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WALTER R. MAYNE	1934-1935
J. ROY DICKIE	1935-1936
MARION N. CHRESTMAN	1936-1937

## PURPOSE

The purpose of this Association shall be to bring into closer contact by association and communication lawyers, barristers and solicitors who are residents of the United States of America, or any of its possessions, or of the Dominion of Canada, who are actively engaged wholly or in (substantial) part in the practice of that branch of the law pertaining to the business of insurance in any of its branches, and to Insurance Companies; for the purpose of becoming more efficient in that particular branch of the legal profession and to better protect and promote the interests of Insurance Companies authorized to do business in the United States or Dominion of Canada; to encourage cordial intercourse among such lawyers, barristers and solicitors, and between them and Insurance Companies generally.

## President's Page



**I** CALL your attention to the official program of the Convention appearing in this issue.

I have been fortunate in securing as speakers outstanding men in the Insurance field, whom I am sure will prepare and deliver papers on the subjects assigned to them that will be most interesting and instructive to our members and guests.

I trust the innovation of designating one afternoon for open forum discussions meets with the approval of the members. The two questions to be discussed are live subjects and of supreme importance to the public, to the insurance carriers and to the legal profession. The two speakers for that afternoon are nationally known and fully conversant with these two perplexing problems. So I hope all of you will give the questions thought and study, and feel free to take part in the open forum discussions.

The location and facilities of the Grand Hotel are such that the Entertainment Committee, headed by Wm. O. Reeder, will be able to and will prepare a fine program for the entertainment of everyone, particularly for the ladies and young people during convention hours, such as boat trips, fishing, horseback riding, carriage rides, tennis, bathing, badminton, and visits to the various points of interest on the historic old island of Mackinac. There will be floor shows every night and dancing into the "wee, small" hours. There will be no twelve o'clock closing. Arrange to take your vacation at the Grand Hotel. You can go as early as you wish and stay as long as you desire at the rates quoted.

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### MEMBERSHIP

The Executive Committee has been receiving a steady flow of new applications of lawyers of the highest type, but there is room for more; so if you know any insurance lawyer of good standing, who is not a member, secure his application at once and send it to the Secretary so he can attend the Convention.

I await the pleasure of seeing you all at Mackinac.

## CONVENTION PROGRAM

INTERNATIONAL ASSOCIATION OF INSURANCE COUNSEL,  
MACKINAC ISLAND, MICHIGAN  
AUGUST 31-SEPTEMBER 3, 1938

### TUESDAY, AUGUST 30, 1938

2:00 P.M. Executive Committee Meeting.

### WEDNESDAY, AUGUST 31, 1938

Forenoon Registration of Members and Guests.

2:00 P.M. Opening of Convention.

Milo H. Crawford, Detroit, Mich., introducing Hon. George E. Bushnell, Justice of the Supreme Court of Michigan, Detroit, Michigan.

Address of Welcome by Hon. George E. Bushnell.

Response by Oscar J. Brown, Syracuse, New York.

Annual Address of the President.

#### Announcements:

- a. Wm. O. Reader, St. Louis, Mo., General Chairman of Entertainment Committee. Mrs. Willis Smith, Chairman of Ladies' Committee.
- b. Appointment of Nominating Committee.
- c. Introduction of Members.
- d. Get-Together Hour.

6:00 P.M. Cocktail Party by W. S. Woodfill, President of The Grand Hotel. Dinner Dance and Floor Show.

### THURSDAY, SEPTEMBER 1, 1938

10:00 A.M. Address, "Is Suretyship Insurance," by C. F. Merrell, Indianapolis, Indiana.

#### Reports of Officers and Committees:

- a. Secretary.
- b. Treasurer.
- c. General Legislative Committee.
- d. Other Committees.

Address, "Violation of Law Clauses in Health and Accident Insurance Policies," by Estes Kefauver, Assistant General Counsel, Provident Life and Accident Insurance Co., Chattanooga, Tennessee.

2:00 P.M. Ladies' Golf Tournament, Mrs. Raymond N. Caverly, Chairman Women's Golf Committee.



## CONVENTION PROGRAM

INTERNATIONAL ASSOCIATION OF INSURANCE COUNSEL,

MACKINAC ISLAND, MICHIGAN

AUGUST 31-SEPTEMBER 3, 1938

- 2:00 P.M. Paper, "Compulsory Automobile Insurance and Financial Responsibility Legislation," by Ambrose B. Kelly, General Counsel, American Mutual Alliance, Chicago, Illinois.

Open Forum Discussion.

- Paper, "Unauthorized Practice of the Law as Related to Insurance Adjusters," by E. W. Sawyer, Assistant General Counsel, Liberty Mutual Insurance Co., Boston, Mass.

Open Forum Discussion.

- 6:00 P.M. Social Hour.

- 7:00 P.M. Banquet, Floor Show, Dancing.

### FRIDAY, SEPTEMBER 2, 1938

- 10:00 A.M. Address, "Joint Adventure—Its Eccentricities and Complications," by Gerald P. Hayes, Milwaukee, Wis.

Business Session:

- a. Old Business.
- b. Proposed Amendments to By-Laws.
- c. New Business.

Address, "Recent Developments in Federal Decisions Affecting the Insurance Practitioner," by Wm. E. Benoy, General Counsel, Motorists Mutual Insurance Co., Columbus, Ohio.

- 1:00 P.M. Men's Golf Tournament, Lowell E. White, Denver, Colo., Chairman Golf Committee.

- 2:00 P.M. Ladies' Bridge Party, Mrs. Garner W. Denmead, Chairman of Bridge Committee.

- 6:00 P.M. Social Hour, Dinner, Dancing or Outdoor Dinner.

### SATURDAY, SEPTEMBER 3, 1938.

- 10:00 A.M. Business Session:
- a. Unfinished Business.
  - b. New Business.
  - c. Report of Nominating Committee.
  - d. Election of Officers.
  - e. Report of Golf Committee.
  - f. Awarding of Prizes.

Introduction of New President.

Adjournment.

- 2:00 P.M. Executive Committee Meeting (New Committee).

# Insurance Counsel Journal

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VOL. V JULY, 1938 No. 3

## ANNUAL MEETING

You have either enjoyed Mackinac and the Grand Hotel or I am sure you have visualized your vacation surroundings from pictures of Mackinac to be found in this and the April issues of the Journal.

We expect the largest attendance in the history of the Association; hence, it is important that you make your reservations as soon as possible. Consult your road maps and confer with your local railroad agents in reference to transportation and rates to and from Mackinac. Your President is now at Mackinac completing arrangements for the meeting.

Bill Reeder, General Chairman of entertainment, has given generously of his time and talents to insure a program which will satisfy all.

\* \* \*

## GOLF—MEN

Lowell White has completed arrangements for the golf tournament, and has selected prizes which should cause you to cut a few strokes off your game. There will be prizes for the best and also for those not so good.

\* \* \*

## GOLF—WOMEN

Ladies bring your golf clubs to the Convention at Mackinac Island! There will be a golf tournament for women as well as for men. Last year's tournament, the first held

by the ladies, was a great success with 27 entries. Mrs. Raymond N. Caverly, Chairman of the Women's Golf Committee, has announced that there will be additional features and prizes this year. There will be prizes for a lucky number tournament and prizes for a putting contest, as well as for low gross score—so everyone will have a chance for a prize regardless of skill.

I suggest that each of you check the program. If you find that you have some weakness, hobby or vice which has not been provided for, write or wire your President or Chairman of one or more of the Convention Committees, for I am sure they will gladly provide ample facilities for the enjoyment of your specific hobby.

\* \* \*

## ROSTER

Your Secretary and your Editor have attempted to furnish you in this issue a correct roster of the membership. Please locate your name, address and the name of your firm in the roster and if you find that the same is not correctly given, please advise the office of the Secretary promptly in order that the records may be corrected.

\* \* \*

## COMMITTEE REPORTS

Chairmen of all general and special committees will be expected to make a brief report to the meeting and file a written report for publication in the October issue of Insurance Counsel Journal.

\* \* \*

## OPEN FORUM DISCUSSION

Your President has provided for and has set apart time for open forum discussions. Forum discussions will not be a success unless the membership is prepared to participate and bring before the meetings and the Association questions of law of general interest to insurance attorneys. I am sure you will do your part in making the forum a success.

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## Hazards of Individual Suretyship

By HARRY S. KNIGHT  
*Sunbury, Pennsylvania*

WHENEVER an individual becomes surety for another he encumbers his property and involves himself, his estate and his heirs and legatees for twenty-one years; he guarantees the solvency of the bank where his principal deposits his trust funds, and issues an insurance policy that his principal will invest his trust fund as provided by law. The individual surety guarantees that his principal will be diligent in the performance of his duties; that he will perform them in accordance with all the technicalities of the law; that he will not permit the trust funds to remain idle; will file accounts, make payments, and make distribution as required by law, and, incidentally, that the principal will not loan the trust funds to himself or appropriate any part of them to his own use.

These risks men will assume, yet they are unwilling to trust themselves to provide for the future of their families and dependents; for this they invest in life insurance. They are unwilling to underwrite their own future financial security; for this they buy endowment insurance. They are unwilling to take the risk of their property being destroyed by fire; for this they purchase fire insurance. They are unwilling to take the risk of having their own automobile wrecked or of wrecking the other fellow's. All these hazards are shifted to corporate insurance companies—that men may be financially secure in their possessions, have peace of mind, and be free from anxiety. These latter risks are founded on fact and their hazards known to all, and because known will not be individually assumed. The risks of fidelity suretyship are founded largely on law, not well known, and consequently carelessly assumed by individuals.

A, an individual, becomes surety on B's bond as administrator, guardian, or trustee. He immediately becomes bound for twenty-one years. If it is a judgment bond, as many of them are, it can be entered against his real estate. If A is called upon for a financial statement, he must truthfully disclose his contingent liability as surety on the bond. If he dies and the contingent liability is out-

standing (and it can be outstanding for twenty-one years) it will delay the settlement of his estate, and as a debt will come in ahead of any provisions he may have made for his wife and children, and may consume his entire estate. If the bank where B has deposited his trust funds fails, A is liable for the loss. If there come into B's possession as administrator, from his decedent's estate, investment securities which are not lawful for the investment of trust funds and he does not within a reasonable time convert them and invest the funds in securities legal for trust funds, and a loss occurs, A, the surety, is liable. If B fails to file an account, or comply with any court order A, the surety, must employ counsel, comply with the orders for B, and make good any resultant loss. If B makes amicable distribution and fails to pay a debt of the estate, or makes an error in the distribution, A, the surety, is liable. If B has funds in his hands and fails to invest them, he can be surcharged with the reasonable income he could have made, and A, the surety, is liable. If B, a perfectly honest person with no accumulated assets but nevertheless trusted by all, loses his position or is reduced in income, is stricken ill, faced with surgical, medical and hospital bills, and the only money available is some funds belonging to him as administrator or guardian, and he draws on this fund for these necessities, intending to replace it, but dies before he can do so, A, the surety, is liable. Or the same misfortune may befall any of his family, with the same urge and the same human yield, and A, the surety, will be liable. The administrator's lawyer may make collection of some of the estate's funds, and fail to pay them over to B, the administrator, in which event A, the surety, would be liable. The administrator may be honest but careless and negligent and by reason thereof a loss occurs to the estate which A, the surety, must pay.

In Pennsylvania and many other states, the surety is primarily liable and as soon as a loss is discovered suit can immediately be brought against the surety for recovery, even though the principal be financially respon-

sible, and if he be financially responsible the surety will be put to the inconvenience and expense, in turn, of suing the principal.

If A, C and D are sureties upon B's bond, and C becomes insolvent, and D dies shortly after the bond is executed and his estate is distributed before any default under the bond is discovered, and his heirs reside in a foreign state, A alone is left holding the bag, must pay the whole default, and travel from state to state employing lawyers to recover D's share from his heirs.

If there be more than one surety, suit to recover may be brought against any one, usually the one most easily accessible, and then the one sued may be required to follow his co-sureties who have moved to distant states, and in the wake of this follow lawyer's fees, traveling and other expenses, lost time, trouble and often bankruptcy.

Add to these illustrations the Proverbs of Solomon—"Be surety for another and harm is at hand;" "He that is surety for a stranger shall smart for it, and he that hateth suretyship is sure;" and apply the Greek maxim "Act as surety and ruin is at hand"—and you have experience, wisdom, and the background of history all warning against personal suretyship.

In the words of a well known law writer, "The shores of the sea of commerce are strewn with wrecks of those who unwisely became surety, and prudent men always avoid it."

Corporate surety is the modern way of avoiding the pitfalls of personal suretyship, of profiting by the experience of others and by the precepts and wisdom of ages. Every corporate surety bond is possibly saving some individual from ruin and despair and is preserving peace and tranquility where anxiety and sorrow might have existed.

## Exemption of Accident Insurance to Widows and Children

By CHARLES A. NOONE  
Chattanooga, Tennessee

**A** CASE which will be of considerable interest to the legal profession, and which will result in much benefit to widows and children in Tennessee, and in other states where there are exemption statutes similar to ours, is the case of *American Trust & Banking Co. v. Lessly*, decided lately by our Supreme Court, and reported in 106 S. W. (2), 551.

This case definitely establishes, in Tennessee, that insurance payable to a husband's estate in the event of his accidental death is "life" insurance within the meaning of our exemption statute, which reads as follows:

"Any life insurance effected by a husband on his own life shall, in case of his death, inure to the benefit of his widow and children; and the money thence arising shall be divided between them according to the statutes of distribution, without being in any manner subject to the debts of the husband." Code of 1932, Sec. 8456.

The above decision was rendered in a case filed seeking a construction of a will, in which the testator gave certain specific property

(not including insurance money) to his wife, and then said:

"I make no further provision for my beloved wife in this will because I am providing life insurance money for her which will be available in cash immediately at my death, and which I think will be amply sufficient and will provide for her all of the means she will either want or need."

The will, in a later part, provided:

"All the remainder and residue of my estate . . . I devise and bequeath unto . . . as trustee, upon trust for the purposes hereinafter set forth."

The testator suffered accidental death; and the executor contended that the proceeds of the accident policies amounting to \$24,150.00, became part of the general estate, subject to the payment of debts and legacies, and that it did not go to the widow under the above statute; while the widow, of course, insisted that she became entitled to the proceeds, as life insurance. The case was heard in the appellate courts upon this one issue.

While the writer concedes that the decision of the Supreme Court will redound greatly to the benefit of widows and children in this state, and in other states which may be influenced by the Court's opinion, he was firmly convinced that accident insurance—even that payable upon accidental death—was not life insurance within the meaning of the statute. In common parlance, one does not intend to include *accident* insurance when he speaks of his *life* insurance. Our legislature has, as doubtless have the legislatures of many other states, shown that it makes a distinction between life and accident insurance, by various separate enactments with reference to the two classes. Our courts had previously rendered decisions construing different kinds of policies, showing that they had in mind distinctions between the two. True, no case *exactly* like this had been before our courts. Courts of other states had had for decision cases almost like this, but based upon statutes different in some more or less minor respects. Therefore, insofar as the writer has been able to ascertain, there has been no other case on all fours with this.

There is no question but that exemption statutes should be liberally construed. These statutes, however, should not be given such a broad construction as to go beyond the intention of the legislature. It was the writer's insistence that any decision to the effect that accident insurance was life insurance would be doing violence to the intention of the legislature. This insistence was overruled by the appellate courts. While there is some general authority for that holding, it seems there is more foundation for the exactly opposite decision.

A short analysis of the Supreme Court's opinion, as well as comment upon the only case cited to support that decision, might be interesting.

The Supreme Court said:

"The object of this statute was to enable a husband, when death deprived wife and children of his support, to secure them from want and to prevent them from becoming a charge upon the public. Necessities of the wife and children and the public interest are none the less if the death of the husband be brought about by accident rather than disease. The intent of the legislature in the enactment of this statute would not be advanced by the construction of the law upon which the petitioners insist."

This was said immediately after reannouncing the rule that exemption statutes are to be liberally construed.

The Court cited *Provident L. & A. Ins. Co. v. Rimmer*, 157 Tenn. 597, for the proposition that "in its broader sense, the term life insurance may include accident insurance." In this Rimmer case, there was a *dictum* to this effect:

"For insurance on life includes all policies of insurance in which the payment of the insurance money is contingent upon the loss of life."

The Court was there dealing with a "double-indemnity" policy, which paid something at death from any cause, and twice as much for accidental death. The Court also said in the Rimmer case:

"The policy in the Equitable Life Assurance Society covered loss of life from natural as well as external and accidental causes, and was life insurance."

While the above is the only case cited by the Supreme Court upon the question as to whether accident insurance is also life insurance, the Court comments on two other Tennessee cases. The first is *Lamar Life Ins. Co. v. Culp*, 168 Tenn. 332. In that case the Court said that a general question concerning other existing life insurance did not call for a disclosure as to existing accident insurance. The question was: "In what other companies or societies is your life now insured?" The answer omitted any reference to a \$7,500.00 accident policy; yet it was held immaterial that he did not mention it in his application for other life insurance.

As to this decision the Court said in the case now under discussion:

"The Court was considering the meaning of language used in an application prepared by a life insurance company, and merely concluded that the term 'life insurance' as there used, meant life insurance in its conventional sense, and not life insurance in its broad sense."

With reference to the second case, *Interstate L. & A. Co. v. Hunt*, 171 Tenn. \_\_\_\_\_, 100 S. W. (2) 987, the Supreme Court said:

"So in the second case cited the Court was construing chapter 457 of the Acts of



1907, an Act establishing standard provisions and conditions to be contained in policies of life insurance. An examination of the statute convinced the Court that its terms excluded policies of accident insurance."

The facts in the Hunt case were that a man had an accident policy, and was accidentally killed. Suit was brought for the death benefit, but after the expiration of the short contractual period of limitation. The insurance company pleaded that limitation. Code Sec. 6180 requires that no life insurance policy shall contain a limitation of less than five years. Yet the case was dismissed solely upon the theory that the suit was barred by the terms of the policy providing that any suit must be brought within a period much less than five years. This was a clear holding that the policy was accident insurance, even though the man had died from accident and the suit was for the accidental death benefit.

It will be noticed that both of the above cases are much later than the Rimmer case, and they seem to be in conflict with it.

Counsel for the widow did not quote or cite any cases other than those above mentioned, upon this particular proposition, but did discuss the case of *Smith v. Equitable Life Assur. Society*, 169 Tenn. 477, 89 S. W. (2) 165, upon which the writer also relied.

The author hereof insisted, and still insists, that the Supreme Court reached the wrong conclusion; and for the benefit of attorneys in other states, where a similar question may arise, gives a brief resume of the cases and analogous statutes upon which he relied, mentioning no further the Hunt and Culp cases, supra.

Discussing this particular case, the intermediate Court of Appeals said:

"While both life and accident policies are technically insurance, there are many distinguishing characteristics between them, and in common parlance one does not refer to his accident policy as life insurance. For example, in Corpus Juris they are treated as different subjects."

The Court of Appeals in this case also said, in discussing the question as to whether the testator had this accident insurance in mind when he mentioned life insurance in his will:

"The very nature of accident insurance considered in connection with his expressed intention precludes the idea that the language mentioned had any reference to the proceeds of such policies."

In all the Courts, the writer conceded there was a lack of unanimity of opinion in other states, upon closely allied propositions; and in discussing this, our Court of Appeals said: "The conflict in the authorities is illustrated by the following holdings:

In *Johnson v. The Fidelity & Casualty Co.*, (Mich.) 151 N. W. 593, it was held that a policy of accident insurance providing for the payment of a specified sum in case the insured died as a result of an accident, was within the terms of an Illinois statute providing that no policy of life insurance should be issued in that State limiting the time within which any action at law or equity might be commenced to less than three years after the cause of action accrued.

Our Supreme Court in the recent case of *Interstate Life & Accident Co. v. Hunt, Admr.*, Davidson Law (not yet reported) reached a contrary conclusion in construing Chapter 437, Acts of 1907, containing substantially the same provision.

The holding of Michigan Court in the above case was based on the reasoning of the Missouri Court in *Logan v. Fidelity & Casualty Co.*, (Mo.) 47 S. W. 948, wherein it was held that such a policy of life insurance within a statute providing that in suits upon policies of insurance upon life, suicide should not be a valid defense unless it appeared that insured contemplated suicide at the time he applied for the policy.

It was said in that case that a promise to pay a weekly indemnity in the event insured received an injury from an accident not resulting in death did not change the character of the agreement in the policy to pay a certain other sum when the accident resulted fatally. 'Insurance on life,' said the Court, 'includes all policies of insurance in which payment of the insurance money is contingent upon loss of life.'

In a somewhat different connection our Supreme Court, in *Provident Life & Accident Co. v. Rimmer*, 157 Tenn. 597, used substantially the same language as that just quoted.

The Missouri case was decided on July 6, 1898. The District Court of the United States had on May 20, 1898, reached an exactly

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contrary conclusion in construing the same statute, in the case of *Tecklen v. Fed. Cas. Co.* 87 Fed. 543.

In *Zimmer v. Central Accident Co. (Pa.)* 56A 1003, the Pennsylvania Court also followed the reasoning of the Missouri Court in *Logan* case and held that a policy of accident insurance providing for the payment of a stipulated sum upon the death of the insured by accidental means and also a weekly indemnity for an injury received by accident, was with a statute of that State providing that all life insurance policies issued therein containing a reference to the application as forming a part of the contract should have correct copies of the application attached thereto and unless so attached no such application should be received in evidence.

The United States Circuit Court of Appeals for the 3rd Circuit had theretofore reached a contrary conclusion in the case of *Standard Life & Accident Co. v. Carroll*, 86 Fed. 567.

In *New York Life Ins. Co. v. Kosilizky*, 45 F2-758, the Circuit Court of Appeals, 8th Circuit, had under consideration a life policy for \$5,000.00 containing a provision for double indemnity if the insured met death from accident.

It was contended that the extra amount payable in case of accidental death was not life insurance but accident insurance and therefore not within the purview of a Missouri statute providing for the forfeiture of life insurance policies under certain circumstances. Upon a review of the authorities, the Court declined to adopt this view and held to the contrary.

In *Wright v. Health & Accident Assn. (Me.)* 78 Atl. 475; 32 L.R.A. (NS) 461, it was held that rejection by a life insurance company of an applicant for a policy of life insurance was not within the scope of a question in an application for a health and accident policy as to whether any company ever rejected applicant's application, cancelled his policy or declined to renew same or refused compensation for disability and therefore a false statement with reference thereto did not avoid the policy.

In *Arneberg v. Continental Casualty Co. (Spes)* 190 N. W. 97, 29 A.L.R. 93, it was held that a life insurance policy, altho providing indemnity in case of death by accident, was not within the provision of an accident insurance policy to the effect that if insured shall carry other insurance covering the same

loss the accident insurer shall be liable for only a pro rata share of the loss."

Two sections of our Tennessee Code (Secs. 6213-6214) seem to be analogous, as they provide:

"Any corporation organized to insure *lives* which provides for the payment of claims . . . upon assessments . . . shall be deemed to be engaged in the business of *life* insurance on the assessment plan."

"Any corporation organized to insure against the *contingency of death* or other physical disability of the assured thereunder, resulting from accidental injury" (upon the assessment plan) "shall be deemed to be engaged in the business of casualty or *accident* insurance on the assessment plan."

It was thought these distinctive definitions should likewise apply to life and accident insurance upon any plan.

In 1 Couch on Insurance, p. 53, sec. 34, the same distinctions are made, as follows:

"Strictly speaking, however, in an ordinary *life* policy *death* is the contingency insured against, and, if it be the result of an accident, such accident is but incidental; while in the accident policy, the *accident* is the thing insured against, and death is but *one* of the incidents or classes of injuries insured against."

In 1 C.J. 47, definitions of accident insurance are found in accord with the writer's contentions.

In *Insurance Co., v. Carroll*, 86 Fed. 567, the Court said:

"The instrument sued on here is strictly an accident insurance policy . . . In some of these resulting contingencies, the stipulated specific payment is a proportionate part of the principal sum named in the policy, and in other contingencies the whole principal sum is to be paid. One of these latter is death resulting from the accident within 90 days thereafter. But this contingent provision does not make the instrument a life insurance policy either in a popular or in a legal sense."

In *Bauman v. Insurance Co.*, 225 N. Y. 480, it was held there was a difference between life and accident policies, since an accident policy covers life only where death results from accident.



In *Insurance Co. v. Lokey*, 166 Ala. 174, the Court said:

"A policy which insures against death resulting directly and independently of all other causes from bodily injuries effected through external, violent and accidental means, though in a sense a policy of life insurance, is not the sort of policy contemplated in form 12 of section 5283 of the Code, nor does it evidence the character of contract men have in mind when they speak of life insurance."

In *Wright v. Fraternities Assn. (Me.)* 32 A. L. R. (N. S.) 461, a question was asked in an application for health and accident insurance whether any previous application had been rejected, etc. There had been a rejection of a life insurance application; but the Court held there was nothing in the circumstances to make the applicant think of life insurance, as they were entirely different.

To the same effect is *Dineen v. Insurance Co.*, 110 N. Y. S. 344.

In the annotation to the Wright case, *supra*, the following is found:

"Sir Melbourne M. Tait, in delivering the opinion of the Court, said that he did not think that an accident policy should be understood to be a life policy simply because there is an undertaking in it to indemnify the insured in case of death by accident only; that he believed there was a distinction in the mind of every business man between a life policy and an accident policy; and that in common parlance an accident policy would not be called a life policy. He then gave a happy illustration of this distinction: If any one obtained a loan upon a promise to furnish a policy upon his life as security, the lender would not consider the promise fulfilled if the borrower offered him an accident policy."

In *Jones v. Insurance Co.*, 208 Mo. App. 679, it is said:

"In an ordinary life policy the insurer contracts to pay a certain sum of money when satisfactory proof is made that the insured has died. Death is the contingency which must happen that will create liability under the contract. . . . On the other hand, the primary contingency insured against in an accident insurance policy is

that no accident will befall the insured under the terms of the policy and in such time as the policy is kept alive."

In Colorado, life insurance is defined by statute as follows:

"Every contract whereby a cash or other benefit is to accrue to a person, or to persons, named or designated therein, upon the death of a person from cause *not* accidental, shall be deemed a contract of life insurance." 37 C. J. 359.

In that state there is a statute exempting a husband's life insurance from debts; and later the legislature passed an act exempting proceeds of accident insurance,—showing clearly that a distinction was in mind. 2 Couch on Ins. p. 945.

In Texas, the legislature recognized the great difference between the two classes of insurance, by the following definitions:

"A life insurance company shall be deemed to be a corporation doing business under any charter involving the payment of money or other things of value, conditioned on the continuance or cessation of human life, or involving an insurance, guaranty, contract or pledge for the payment of endowments or annuities. An accident insurance company shall be deemed to be a corporation doing business under any charter involving the payment of money or other thing of value, conditioned upon the injury, disablement or death of persons resulting from traveling or general accidents by land or water."

*Inter-Ocean Cas. Co. v. Lenear*, (Tex.) 95 S. W. (2) 1357.

There is no difference in substance between the foregoing sections and sections 6213-6214 of the Tennessee Code.

In our case of *Smith v. Equitable Life Assur. Soc.* 169 Tenn. 477, 89 S. W. (2) 165, the Court was construing a provision in a statute that "no policy of life insurance shall be issued in this state . . . unless the same shall contain the following provisions." It said:

"Quite obviously, this statute deals alone with life insurance, thus defined by this Court. . . .

'Insurance on life includes all policies of insurance in which the payment of the insurance money is contingent upon the loss of life.'

On the contrary, insurance against disability includes policies only in which the payment of the insurance money terminates with the loss of life."

While there can be no question now as to the law in Tennessee upon this subject, the foregoing cases are cited and quoted, partly in "self-defense", but largely for the benefit

of members of the profession who may have the same problem in other jurisdictions. Not all of the cases, pro and con, are mentioned. This article does not purport to be exhaustive.

The Tennessee decision is, of course, greatly to the advantage of widows and children. In the particular case, it deprives relatives and creditors of \$24,150.00 which the testator meant them to have. In many instances it will be a detriment to creditors and legatees. In a few cases, it may prevent widows and children from becoming public charges. Under the law of averages, the final results may be about the same.

## "Who's Lying Now?"

By KENNETH B. HAWKINS  
Chicago, Illinois

A POSSIBILITY often overlooked by claim departments and lawyers in the preparation and trial of lawsuits, is the impeachment of witnesses. In their eagerness to build up the defense, defendants fail to see the advantages to be gained by breaking down the opposition. Many a case has been lost because the attorney was "too close to the woods to see the trees." It might be helpful, therefore, to offer a few suggestions on how and when to impeach a witness.

According to Corpus Juris, "to impeach" as applied to testimony, means to show the testimony is erroneous, or more strictly speaking, discredited. In other words, to impeach a person is to bring a charge or accusation against him.

We all remember the boyhood phrase, "to peach on a fellow." Until I examined the Oxford dictionary, I had supposed the expression to be slang, but I find that it has been good English for hundreds of years. It comes from the verb "impeach."

In considering the question it is highly important to remember that mere conflicting testimony on the same subject does not necessarily lay the foundation for impeachment. There may be and often is an honest difference or conflict in the testimony of witnesses. No two persons see the same thing

in exactly the same light. This has been demonstrated by many tests in classrooms. If witnesses testify in substantially the same manner, it is safe to assume that they have been coached in advance, and unless very skillfully coached, such witnesses are easy prey in the hands of a competent cross-examiner.

There are two well-recognized modes of impeaching a witness; (1) by showing his *general* reputation for truth and veracity is bad in the neighborhood where he lives; and (2) by showing he has knowingly sworn falsely to a material matter at issue upon former occasions, or has made statements or admissions out of court at variance with his testimony.

The first mode is, of course, less common than the second in the trial of personal injury cases. This is probably due to expense and time, for it must be admitted that a trial can be unnecessarily prolonged by producing innumerable witnesses to show that the general reputation of a witness for truth and veracity in the neighborhood where he lives is bad. There are occasions, however, when it is desirable to impeach a witness by this means, and I shall therefore discuss briefly the ordinary method and manner of using character witnesses.

The testimony of any witness, including

<sup>1</sup>Frank v. Wright, 140 Tenn. 535.

<sup>2</sup>Smith v. State, 109 Ga. 479.

<sup>3</sup>Chicago City Ry. Co. v. Ryan, 225 Ill. 289.

<sup>4</sup>Hill v. Montgomery, 184 Ill. 220.

parties to the suit, whether it be a criminal or civil suit, may be impeached by calling other witnesses to testify that the general character or reputation of the witness in question for truth and veracity among his neighbors is so bad that he is unworthy of belief.<sup>3</sup> This is true whether or not evidence has been first given to sustain a witness' reputation. As a practical matter, it is not usual to produce a witness and then to follow his testimony by that of other witnesses to show that the reputation of the particular witness is good. Ordinarily, the procedure is for counsel on the other side to attack the testimony by producing witnesses to show that his general reputation is bad. After preliminary questions put to such a character witness he may then be asked whether or not he knows the general reputation of the person sought to be impeached among his neighbors for truth and veracity.<sup>4</sup> If the witness answers in the affirmative he may then be asked whether the general reputation is good or bad, and this question may be followed up by the further question, "From that reputation, or judging by that reputation, would you believe him under oath?"<sup>5</sup> This last question is not compulsory, but probably advisable. It is error not to permit it.<sup>6</sup> Although this procedure appears at first blush to be simple, the number of lawyers that fumble around in putting their questions properly is astounding. It is absolutely essential to include in the question the word "general". The courts evidently feel that there is a difference between a reputation and a "general" reputation. It has been said that a reputation cannot be impeached by proof of a particular fact or act.<sup>7</sup>

A witness is permitted to express his opinion solely on the general reputation. Thus, if a witness attempts to base his opinion on the additional fact that the witness sought to be impeached is interested in the litigation, it is improper to permit him to answer. It is for the jury to decide and not for the so-called character witness to decide whether or not the witness' general reputation is affected by his interest in the litigation. Thus it was

held error in the case of *Massey v. Farmers National Bank*, cited above, to frame the question, "From that reputation would you or not in a case where he was actually interested believe him under oath?"

If the witness whose testimony is sought to be impeached has lived long enough in a neighborhood to make a reputation for truth and veracity that is known by his neighbors, it may be shown by way of impeachment, notwithstanding at the particular time he may live elsewhere.<sup>8</sup> Nor does the fact the witness whose character is to be impeached has not lived in a neighborhood for a number of years render the testimony of former neighbors too remote.<sup>9</sup> Ten years has been held not too remote.

Needless to say, it is necessary to show that the witness one calls to impeach another's character should know, or have knowledge of such person's general reputation.<sup>10</sup> After character witnesses have been called, duly qualified, and the impeaching questions outlined above put to them, opposing counsel may cross-examine the character witnesses on their source of knowledge. It is quite important, therefore, that the impeaching witnesses be primed to show that they have heard the baker, the butcher and the candlestick maker discuss the reputation of the witnesses whose testimony is sought to be impeached. The more personal opinion of the character witness is immaterial. His answer must be based on the general reputation, and his personal opinion will be stricken.<sup>11</sup>

Sometimes the general reputation of the character witnesses that one calls to impeach another witness may in turn be impeached, but ordinarily this is not permitted because it would unduly prolong the trial. The general rule, therefore, is that the general character of an impeaching witness cannot be attacked.<sup>12</sup> Instead of attacking character witnesses, the usual procedure is to call in rebuttal witnesses to counteract their testimony by showing the general reputation of the witness sought to be impeached is not bad but good.

Except in cases for rape or indecent as-

<sup>3</sup>People v. Melnick, 274 Ill. 616.

<sup>4</sup>Gifford v. People, 148 Ill. 173.

<sup>5</sup>Dowie v. Black, 90 Ill. App. 167.

<sup>6</sup>Doner v. People, 92 Ill. 943.

<sup>7</sup>Eason v. Chapman, 21 Ill. 33.

<sup>8</sup>La Clede Bank v. Keller, 109 Ill. 385.

<sup>9</sup>Frye v. Bank of Illinois, 11 Ill. 367.

<sup>10</sup>Massey v. Bank, 104 Ill. 327.

<sup>11</sup>Addison v. People, 193 Ill. 405.

<sup>12</sup>Blackburn v. Mann, 85 Ill. 222.

<sup>13</sup>Kennedy v. Modern Woodmen, 243 Ill. 560.

<sup>14</sup>Miller v. Assurance Natl. Mut. Fire Ins. Co., 184 Ill. App. 271.

<sup>15</sup>Spies v. People, 122 Ill. 1.

<sup>16</sup>Gifford v. People, 148 Ill. 173.

<sup>17</sup>Foulk v. Eckert, 61 Ill. 318.

<sup>18</sup>Rector v. Rector, 8 Ill. 105.

<sup>19</sup>Dimick v. Downs, 82 Ill. 570.

sault, it is only the general reputation for truth and veracity that can be attacked. In cases of rape or indecent assault the particular character of the prosecutrix may be inquired into. But aside from these cases the fact the witness was immoral or dissolute or voted the Communistic Ticket does not subject his testimony to impeachment. It is conceivable that a witness might be in favor of Fascism or Nazism and still not have a generally bad reputation for truth and veracity. Nor does the fact a witness does not pay his debts promptly, nor the fact that he has a reputation for visiting gambling houses lay him open to impeachment by the method now under discussion.<sup>12</sup> A witness cannot be cross-examined along these lines for the particular purpose of laying a foundation for impeachment because it has nothing to do with his truth and veracity. Needless to say, one may inquire as to a witness' business or occupation to show whether or not he has any interest in the litigation and as to his feelings or animosity regarding the litigation, or by whom he is employed, and whether or not he has been promised anything for testifying.<sup>14</sup> Considerable latitude should be allowed on cross-examination to elicit the answers which will be likely to affect the standing of the witness in the eyes of the jury. Although such cross-examination is analogous to showing a witness' general reputation is bad, it is, strictly speaking, more a matter of showing bias or prejudice.

In addition to impeaching a witness by showing his general reputation for truth and veracity is bad, a witness or litigant may be discredited by proof that he has been convicted of an infamous crime. This applies to both civil and criminal trials. It is not sufficient, however, simply to show that the witness has been arrested or charged with a crime.<sup>15</sup> He must be shown to have been convicted and the crime of which he has been convicted must be an infamous crime. Mere conviction of a misdemeanor is insufficient. Manslaughter is not generally considered an infamous crime. Hence conviction of manslaughter cannot be used to impeach a witness.<sup>16</sup> In civil cases in discrediting a witness by showing he has been convicted of an

infamous crime the jurisdiction and the conviction may be shown either by the record of conviction or by parole evidence, but in criminal cases the record must be offered. Parole evidence is not admissible. I see no reason for the distinction, unless one accepts the prevailing notion that a criminal is entitled to greater consideration than an ordinary litigant.

It seems to me that possibly not enough attention is paid by defense lawyers and investigators to tracking down witnesses that we know are disreputable and will be hostile. Every trial lawyer knows that some of his adversary's witnesses are consummate liars. Possibly with a little better preparation or investigation, much of this sometimes damaging testimony can be thoroughly discredited by producing reputable witnesses to show the general reputation of the adversary's witness for truth and veracity is bad. Of course, time and expense must be considered, but when large damages or a principle are at stake, the sparing of expense is poor economy.

The second or more common mode of impeaching or discrediting a witness is to show the witness has made contradictory statements or admissions on former trials or occasions on material facts.<sup>17</sup> Needless to say, mere expressions of opinion or belief cannot be made the basis for impeachment by this means. The expressions of opinion are not statements of fact. The contradictory statements by which a witness' testimony may be impeached may be either written or oral.<sup>18</sup> Ordinarily, written statements for impeachment purposes have a much greater effect than oral statements, particularly if such statements have been signed, or even better, if they have been wholly written by the witness. In my opinion, contradictory written statements when properly prepared and signed are extremely effective with the jury. In defending insurance companies, however, there is always some danger in using such statements, in that a capable plaintiffs' personal injury lawyer will in some way often get before the jury the fact the statements were prepared by the insurance company's investigator and that the defendant is covered by insurance. This danger, however, is lessened somewhat at the present time in many jurisdictions which permit an insurance company to be named a party defendant.

<sup>12</sup>Painter v. People, 147 Ill. 444.

<sup>13</sup>People v. McCann, 247 Ill. 130.

<sup>14</sup>People v. Bond, 281 Ill. 490.

<sup>15</sup>West Skokie Drainage District v. Dawson, 243 Ill. 175.

<sup>16</sup>People v. Newman, 261 Ill. 11.

<sup>17</sup>Batholomew v. People, 104 Ill. 601.

<sup>18</sup>Robertson v. Brost, 83 Ill. 116.

<sup>19</sup>Presley v. Powers, 82 Ill. 125.

<sup>20</sup>I. C. R. R. Co. v. Wade, 206 Ill. 523.

Furthermore, most jurymen know that a large percentage of defendants carry liability insurance. Personally, I disapprove strongly of permitting an insurance company to be named party defendant or permitting a lawyer to advise the jury, by fair means or foul, that a defendant is covered by liability insurance. A litigant is entitled to a fair trial, regardless of insurance. The natural sympathy of a jury is for an injured plaintiff, and it is practically impossible with the average jury to procure a fair trial if the jury knows definitely the defendant will not personally have to respond in damages.

The contradiction between the witness' testimony and his statement made upon a former occasion should, of course, be a real contradiction, and should be on a material and relevant point.<sup>19</sup> Not only is it necessary, but it is also very important to show that contradiction is on a material point, for an opposing counsel will usually try on re-direct examination of his witness to minimize the effect of the statement as not being on a material point, and in his argument to the jury he generally claims that the contradiction was of no consequence. To my mind, however, the old maxim, "False in one thing, false in all things," should not be overlooked in reply to such argument.

Contradictory testimony at a former trial, or even in the direct examination of a witness, is, of course, a most desirable way to impeach a witness, providing the contradiction is such as to justify the jury in believing the witness has wilfully or intentionally sworn falsely to a material matter. I say this is a desirable way, because in such a situation the witness is under oath and is presumed to be more careful in his answers. However, contradictory or inconsistent statements not under oath may be just as effective, if they can be shown to have been knowingly made. It very often happens that the facts set out in the written statements or oral statements were made shortly after the occurrence, at a time when they were fresh in the witness' mind, and at a time when he was not rattled or confused by the surroundings of a court room, or by the rapid-fire questions put to him on the witness stand.

In impeaching a witness by contradictory oral statements a proper foundation should first be laid.<sup>20</sup> But the precise statements or

conversation need not be fixed with absolute precision if sufficient facts and circumstances are called to the attention of the witness.<sup>21</sup> In laying a proper foundation the attention of the witness should first be called to the time and place and circumstances under which the contradictory oral statements were made.<sup>22</sup> His attention should be directed to the person to whom he made the statements, and any other circumstances that might reasonably refresh his recollection.<sup>23</sup> On the other hand, if the contradictory statements are written, it is only necessary that the document be identified by the witness on cross-examination. This is accomplished and a sufficient foundation laid by showing the statements to the witness, letting him read them and asking him if they are in the same condition now as when first made.<sup>24</sup> If the witness admits his signature the statement may then be used, even though the witness did not read the document or have it read to him. Needless to say, the value of the statements is considerably lessened, in the event the witness denies he read the document.<sup>25</sup> If the witness denies his signature the same may be proved by other witnesses. Here again, however, we have the danger of getting the insurance coverage before the jury because the witness to the signature is usually an investigator.

A witness may or may not admit the particular statement, or he may hem and haw and try to qualify it, depending on how contradictory and obvious the statement may appear and how clever the witness may be. It is usually advisable, therefore, to ask the witness if he would say he did not make the statement. In the event the witness neither admits nor denies the statement, or gives an evasive answer, one may prove by other witnesses that the statement was in fact made.<sup>26</sup>

It is usually considered better practice, and, I submit, more effective, to read the contradictory statement to the jury when it comes time to put in the defense, or in rebuttal, in the event one happens to represent the plaintiff.<sup>27</sup> Unless specific objections are made to specific parts the whole statement may be read. If part of the statement is not

<sup>19</sup>Godair v. Ham National Bank, 225 Ill. 572.

<sup>20</sup>Beedle v. People, 204 Ill. 197.

<sup>21</sup>Benedict v. Dakin, 243 Ill. 384.

<sup>22</sup>Math v. Chgo. Rys. 243 Ill. 114.

<sup>23</sup>A. T. & S. F. Ry. Co. v. Feehan, 149 Ill. 202.

<sup>24</sup>Cal Hirsh & Sons v. Coleman, 227 Ill. 149.

<sup>25</sup>I. C. R. R. Co. v. Wade, 206 Ill. 523.

<sup>26</sup>Chgo. City Ry. Co. v. Manger, 128 Ill. App. 512.

<sup>27</sup>C. & E. I. Ry. Co. v. Crose, 214 Ill. 602.

<sup>28</sup>Chgo. City Ry. Co. v. Matthieson, 212 Ill. 292.

<sup>29</sup>Chgo. City Ry. Co. v. Matthieson, 212 Ill. 292.



contradictory, but merely an opinion or conclusion, the objection to such part should be raised and the reasons stated, or the objection will be waived.<sup>28</sup> The statement itself should not be taken by the jury to the jury room, because such a practice unduly emphasizes certain parts of the evidence adduced at the trial.<sup>29</sup>

It not infrequently happens that a witness testifies to facts which he did not disclose or failed to mention in an earlier written or oral statement. The question then arises as to how far this omission in the former statement may be made grounds for impeachment. Wigmore on Evidence, Volume 2, Section 1042, says:

"A failure to assert a fact, when it would have been natural to assert it, amounts in effect to an assertion of the non-existence of the fact. This is considered as a general principle of evidence."

And in Cyc., Volume 40, Section 2705, it is stated that the omission of a witness to state a particular fact, under circumstances rendering it incumbent upon him to do so or likely that he would state such fact, if true, may be shown to discredit his testimony as to such fact.<sup>30</sup>

If the contradictory statement was oral the party to whom the witness made the statement should be called. If the contradictory statement happens to have been made by the witness at a former trial, or by chance taken down in shorthand at an interview with the witness, or in an adverse examination of the witness under the practice in some jurisdictions, the reporter should be called and testify from his stenographic notes for the purpose of impeachment. The reporter, of course, must be able to swear as to the accuracy of his notes and the occasion upon which they were taken.

The Court should permit an attorney to reexamine an impeached witness so as to give the witness an opportunity to explain, if he can, the alleged contradiction.<sup>31</sup> Whether or not a satisfactory explanation can be given will depend, of course, upon the kind and

character of the contradiction. Sometimes a clever witness may be able to extricate himself, but if he is lying he usually gets into pretty hot water, and the hotter the water the better the chance of successfully trying the lawsuit.

It sometimes happens that one's own witness "goes haywire" or doublecrosses the party calling him. This requires a "poker face" on the part of the trial lawyer. No doubt many of you have had it happen. The general rule is that one cannot impeach his own witness. This general rule seems to me rather silly in the interests of justice and fair play. If a witness intentionally makes contradictory statements on a material point, I see no reason why he should not be shown up to the Court and jury, no matter whose witness he is. Many courts have therefore gotten away from the strict letter of the rule, and if the Court is advised or realizes that the testimony of the witness has taken the lawyer calling him by surprise, the Court may and should allow considerable leeway to show the witness has testified contrary to expectations.<sup>32</sup> The Court should allow the counsel calling such witness to direct the witness' attention to his contradictory statements made out of court, for the purpose of awakening the conscience of the witness. How far one may go in this respect will naturally depend upon the particular trial judge, but so far as I have been able to discover there is no case that allows one to prove or introduce the contradictory statements. Indeed, it has been held directly that one cannot prove or introduce a contradictory statement.<sup>33</sup> The jury, of course, sees the witness, and in my opinion the jury ought to know what kind of a fellow the witness is, and a client ought not to be prejudiced by calling a witness who has misled counsel. Of course, one may indirectly impeach his own witness by the testimony of other witnesses, or other evidence. This may often "pull the chestnuts out of the fire," but I do not believe it is a sufficient substitute for permitting a misled counsel to show directly that the witness he has called testified contrary to expectations.<sup>34</sup>

When a witness has been impeached by contradictory statements on a material point intentionally or knowingly made on a former occasion, it is improper to permit the side producing the impeached witness to introduce

<sup>28</sup>I. C. R. Co. v. Wade, 206 Ill. 523.

<sup>29</sup>Johnson v. N. K. Fairbank Co., 156 Ill. App. 381.

Nelson v. N. W. Elev. R. Co., 170 Ill. App. 119.

<sup>30</sup>Schneider v. Chgo. Rys. Co., 177 Ill. App. 334.

Commonwealth v. Harrington, 152 Mass. 488.

State v. McKinney, 31 Kans. 570.

Cody v. Owen, 34 Vt. 598.

<sup>31</sup>Cal Hirsh & Sons Co. v. Coleman, 227 Ill. 149.

<sup>32</sup>Joseph v. Peoria Ry. Co., 265 Ill. 563.

<sup>33</sup>Chgo. Rys. Co. v. Gregory, 221 Ill. 591.

<sup>34</sup>U. S. Brewing Co. v. Ruddy, 203 Ill. 306.

corroborating evidence to support his testimony on the stand. In other words, one cannot call witnesses to testify that the impeached witness told them the same story that he just told on the stand. There is, however, an exception to this rule if the contradictory statement used for impeachment purposes raises an inference of recent fabrication or changed motive.<sup>35</sup>

It should be borne in mind that impeaching or contradictory statements are not affirmative evidence. They may greatly help one's case, but they do not constitute affirmative proof.<sup>36</sup> Likewise, all the testimony of an impeached or contradicted witness need not be disregarded.<sup>37</sup> However, all the testimony may be, and as a practical matter, usually is disregarded, unless it is corroborated by other credible evidence.<sup>38</sup> It is, of course, for the jury to decide whether or not a witness has been impeached and how far his testimony should be believed. In some jurisdictions, particularly in England, a judge may comment on the credibility of a witness' testimony. The advisability of permitting a judge to comment is a very debatable question.

Theoretically, a jury is bound to consider as evidence, testimony of an unimpeached

witness. If, however, a witness has been impeached by other witnesses testifying as to his general bad reputation for truth and veracity, or by contradictory statements knowingly or intentionally made on former occasions relating to a material fact, then the jury should be given the well-known instruction that if they believe from the evidence that any witness has intentionally, wilfully or knowingly sworn falsely on the trial to any matter material to the issues in the case, they are at liberty to disregard the entire testimony of such witness, except in so far as it has been corroborated, if it has been corroborated, by other credible evidence, or by facts and circumstances proved on the trial. This instruction should also be accompanied by the other well-known instruction as to the modes of impeaching a witness.

What I have said is no doubt well known to most lawyers and skilled investigators. However, it sometimes happens that even the best trial lawyers and the best-run claim departments overlook the most simple and obvious things. Likewise, it sometimes happens that the trial judge may be unacquainted with certain elementary principles of evidence and practice. In the rush of a trial it is often necessary to submit an authority in support of some of the things stated above, and I therefore believe better results can be accomplished in litigation by a thorough understanding of the possibilities of impeaching witness.

## A Message from the Garden State

By HERBERT W. J. HARGRAVE

*Manager of the New Jersey Claim Investigation  
Newark, New Jersey*

**T**HERE may be some persons engaged in the business of casualty insurance who are not convinced that well-planned and constant surveillance of suspected fraud claims and suits is necessary. There may be some who do not believe in exposing to the public authorities those, who alone or in connivance with others, attempt to mulct insurance companies, their policyholders and the public generally, of sums to which these defrauders are not entitled. I say, there may still be such benighted folk, but if such there be, you will not find them among the casualty insurance executives of this day.

Today's insurance executive lends a most responsive ear to well thought out plans which are designed to limit the scope of the activities of the fraudulent claimant and his coterie of associates.

Some might say, why all this activity in the setting up, supporting and encouraging of private agencies charged with these tasks—have we not public authorities sworn to detect crime, unmask frauds and mete out punishment to evildoers? I have no quarrel with this last contention. We do have such authorities and they have been doing a grand job, particularly in recent years

<sup>35</sup>Stolp v. Blair, 68 Ill. 541.

Chgo. City Ry. Co. v. Matthieson, 212 Ill. 292.

<sup>36</sup>C. & A. R. R. Co. v. Pennell, 110 Ill. 435.

<sup>37</sup>Hoge v. People, 117 Ill. 35.

<sup>38</sup>Goeting v. Outhouse, 95 Ill. 346.

Chgo. Rys. Co. v. Ollis, 192 Ill. 514.



when the sharp rays of public opinion have been focused upon the criminal—when those sincerely concerned with the proper law enforcement have so cogently and dramatically presented the problem that we easy-going folk have become aroused.

This changed feeling exhibited by the good citizen toward the criminal has immensely strengthened the hands of intelligent and courageous prosecutors and other enforcement officers. It has also made it possible for organizations peculiarly subject to depredations on the part of the criminal to bring these matters into the open so that their annoyers may be punished.

Although there are many public agencies designed to suppress crime there always will be a need for the private agency with a peculiar knowledge of the problems of the industry which it serves. No general public agency can give the necessary time and effort to the unearthing of the particular terms who are boring into the structure of insurance.

Until about four years ago, claim and law conditions with respect to damage suits and compensation matters in the State of New Jersey had reached a point where it appeared that there was practically a complete collapse of the judicial machinery as respects insurance matters in almost the entire State. It was no longer a question of who was right or who was wrong nor of how much actual damage or loss had been sustained. Frankly, in many instances, all that was important was what incident could be found or manufactured upon which a lying contest could be hinged. It no longer was a question of attempting to equitably adjust an honest loss, it behooved the claims representative upon becoming acquainted with any slight incident, to dash out and secure a release and in the event that he did not, he was most reasonably certain of being exposed to a deluge of exaggeration and perjury. It was no longer a question of how much of a case had the plaintiff, but rather how inventive and bold would the claimant and his doctors and his lawyers become at the time of trial.

Let me cite but two examples of what can happen. Both of these matters came to trial before a court and a jury in recent months in one section of the State, to which section we have just been able to give our attention. I have not retouched the facts and the recital is restrained.

On January the second, nineteen hundred

thirty seven, a woman in her middle thirties left the hovel in which she lived with her husband and was next noticed wandering along the street. She stepped off the curb into the paths of approaching vehicles. Some witnesses have stated that she did this as many as ten times without being struck. When she reached a certain corner, she crossed the street into the path of a bus which fortunately was able, by swerving sharply, to miss her. This bus driver got out of his bus and assisted the woman to the curb and left her in the hands of other people. These other people asked her what the trouble was and she told them she wanted to die. One of these people went to a telephone and advised the police, requesting that they come immediately, to remove the woman from the highway. Before the police arrived, this woman again went into the street and this time was successful in being struck but her wish to die was not granted.

The plaintiff produced witnesses who placed the injured person as having come from the left of the car which struck her rather than from the right from where she did come, and they supplied many other particulars pointing strongly toward liability on the part of the defendant. Indeed, pictures were identified and introduced into evidence and it was represented that they had been taken but a short while before the accident. These pictures showed a remarkably pretty woman, whereas the plaintiff, who attended the trial in a wheelchair, was a most pitiable looking person.

The defense was ably and fully presented and there was no scarcity of reliable witnesses. The verdict was \$12,500 for the injured and \$2,500 to the husband for loss of services.

The fixer, the witnesses and the plaintiff's husband have all been indicted and pleaded guilty.

We have learned that the woman had attempted to commit suicide and that she at that time was suffering from Parkinson's disease, having had the disease for at least five or six years previous to the accident. That as a result of this accident, she suffered a fractured wrist of little comparative consequence. That the photographs which were introduced had been taken fourteen years prior to the accident. Practically every statement made by most of the plaintiff's witnesses, who testified at the trial, was rank and deliberate perjury.

The second case is even more amazing: A

station wagon was parked in front of a building occupied by the owner of the station wagon. This vehicle drew away from the curb and followed a rapid and erratic course for about three hundred feet, where it struck two persons, who were standing at an intersection, killing one and seriously injuring the other. A young man, apparently intoxicated, was apprehended attempting to run from the scene of the accident; he was charged with stealing the car, driving while intoxicated and manslaughter, he pleaded guilty and was sentenced to jail.

There was absolutely no doubt that the two persons, who were struck, were struck due to the negligent operation of the vehicle, but the young man, who drove the car, was in nowise connected with the owner of the vehicle. He had been staggering along the sidewalk, saw the car, crawled into it and had driven off.

A suit was commenced against the owner of the automobile on behalf of the representatives of the deceased and the injured man and in a recent trial, which was the third, two prior trials having resulted in disagreements, it was charged by the plaintiffs' witnesses that the operator of the car at the time of the accident was not the inebriated young man but was a middle aged gentleman who regularly drove the station wagon. There is no possible resemblance between the actual driver and the employee of the owner. More than a dozen witnesses were placed on the stand by the plaintiffs to establish the identity of the operator and some of these witnesses testified that the employee was driving and that the drunken man was beside him; others that the employee was driving and they saw no one else in the automobile, and some testified to having seen the operator step out of the left side of the vehicle immediately after the accident, and one witness went so far as to testify that he saw the employee at the scene of the accident and that this employee presented the appearance of intoxication.

Here again the defense was ably represented but the jury brought in a verdict of \$6,000 for the injured man and \$3,500 for the representative of the dead person.

With the cooperation of some public officials, sympathetic encouragement on the part of the committee, good fortune and much hard work, we began to get some result and to the surprise of the skeptics and the crooks it was discovered that criminal juries and the courts convicted those charged with misdeeds.

A rage almost akin to righteous wrath arose from the other camp and threats started to pour in. We answered by keeping the pressure on, by devising new methods of detection, by more thoroughly preparing our cases and by cooperating more closely with the prosecuting authorities. As the convictions, disbarments and other penalties started to mount up, many of those who lived chiefly by damage suits hastily abandoned the field in an effort to avoid detection and prosecution, and others radically reformed their methods.

Cases presented for trial in the civil courts began to bear a resemblance to the actual facts. Claimants in many cases found they had an opportunity to pick their own lawyers or to deal directly with those chargeable for the loss, rather than being high-jacked into signing powers of attorney. In the last three years there have been several rate reductions where heretofore increases have been the order of the day. There is keen competition for business and the insurer is showing a profit whereas before all was red ink. We do not believe that all is white and pure in the State of New Jersey and we, each year, find more work to do than the preceding year, but compared with conditions before the Investigation was organized it seems almost Utopian.

The things we are doing and the matters we have been experiencing are in nowise unique, we know the same thing can and has been done in other sections.

In order to do this work we organized an ordinary business corporation, the charter of which provides that it is to be nonprofit making, and we call it the New Jersey Claim Investigation. We regularly employ a staff of competent investigators of excellent reputation and we demand of them conscientious work and unbiased reports. When we are apprized of a situation, we study the information carefully to determine whether it merits an investigation. If so, the facts are carefully assembled, usually in the form of affidavits, the material is collated and put together in a simple and easily understandable manner, a brief or resume is prepared and then the matter is presented to the public authority having jurisdiction. We do not just leave it there, we go along each step of the road being always available to the authorities for all aid or advice they may require. We stay out of the publicity attendant to the investigation of the case as far as possible, we are but aides as far as our specialty is concerned, of the authorities. We strive to be

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sane, conservative, reliable, trustworthy and prone to under rather than over statement. We are not a "hanging" organization, we have no animus or pre-conceived notions, we pull no man's chestnuts. Our only desire is to constantly keep the pressure on those engaged in insurance crimes.

We hold ourselves at all times ready to aid the Courts, the Bar Associations, the Medical Societies and all other proper persons and organizations, wherein matters of accident frauds are involved. We have been called in and rendered assistance to many of the associations and enforcement agencies in this State.

We sincerely believe our work to be highly beneficial to the honest, worthy lawyer, the hard-working faithful doctor and the patient

policyholder as well as the long suffering and sometimes bewildered insurer.

In all humility, we realize our limitations. We treasure our reputations, but no higher than we do those of others and thus we guard the reputations of others. We resolve doubts in the favor of those under investigation, and we never present a matter until we are satisfied beyond a reasonable doubt of the culpability of the person involved.

Finally, we lean more toward preventive measures, those leading toward generally improved conditions, than we do to convictions, sentences and other penalties. We feel the cost of the organization would be most completely justified if no prosecution were necessary.

## **"VII This Agreement Shall Apply Only to Such Injuries so Sustained by Reason of Accidents Occurring During the Policy Period Limited and Defined as Such in Item 2 of Said Declarations."**

By BENJAMIN BROOKS

*Vice-President and General Counsel American Mutual  
Liability Insurance Company  
Boston, Massachusetts*

**D**OES the title wording in the standard workmen's compensation and employer's liability policy form eliminate the application of the policy to a damage claim for an injury accidentally sustained but not sustained by reason of any accident? This question has been answered with a "yes" by the inferior courts of several states and also by the New Jersey court of last resort and has been answered "no" by one federal circuit court and also by the Missouri court of last resort.

If a suit should be commenced in a state in which the above question had not been adjudicated, might there not be discovered a factor which would justify a conclusion as to what the answer would probably be? Suppose, for instance, that, in the future, the Maryland court of last resort, while composed of its existing personnel should be called upon to decide the question, would there be any factor by which the quality of its gray

matter could be determined? Is it not clearly pictured in the following portions of its opinion in the case of *Victory Sparkler & Specialty Co. v. Francks* 147 Md. 368, 128 A. 635?: "The most that is warranted to be inferred from the allegations of fact in the declaration is that the phosphorus poisoning alleged was the gradual result of the negligence of the employer. As this negligence was a breach of duty to her, it was not to be foreseen or expected by the worker as something which would occur in the course of her employment. The fact that she continued at her place of labor, in the doing of her common and regular task, makes it clear that the phosphorus poisoning happened without her design or expectation, and so her injury was accidental.

"It will be observed that the statutory definition of a compensable injury under the Maryland act is not that it is an 'accident,' or that it is an injury 'by accident,' but that

it must be 'accidental injuries.' The difference is important, as it marks the divergence between the thing or the event (i.e. accident) and a quality or a condition (i.e. accident) of that thing or event. As the substantive carries the idea of something happening unexpectedly at a time and place, the term 'accident' or 'injury by accident' has been consistently construed by the courts to embrace two different notions. The first is that of unexpectedness, and the second that of an injury sustained on some definite occasion, whose date can be fixed with reasonable certainty. The adjective 'accidental' is not a technical term but a common one, whose popular usage would not necessarily mean that the words 'accidental injuries' indicated the existence of an accident, but rather the idea that the injury was either unintended or unexpected. See 25 Harvard Law Review, pp. 338, 342. In the term 'accidental injuries,' the substantive 'injuries' expresses the notion of the thing or event, i.e., the wrong or damage done to the person; while 'accidental' qualifies and describes the noun by ascribing to 'injuries' a quality or condition of happening or coming by chance or without design, taking place unexpectedly or unintentionally.

"If this simple distinction between a noun and an adjective be drawn, a host of cases will cease to have any application to the instant inquiry."

Would there not be justification in assuming that a court, which so logically differentiated "accident" from "accidental," would immediately be able to realize that the wording of agreement VII, as contained in the policy was a definite exclusion provision although not labeled as an "Exclusion?"

The New Jersey court of last resort in a radium poisoning damage case held that notwithstanding the insuring clause of the policy applied as respects injuries "accidentally suffered" the inclusion in the policy of the title wording applied as an exclusion. *United States Radium Corp. v. Globe Indemnity Co.* 182 A. 626 (Jan. 1936).

The federal declaratory judgment case of *Globe Indemnity Company v. Banner Grain Company* 90 Fed. (2) 774 was on a petition for interpretation of the standard workmen's compensation and employer's liability policy with reference to an injury occurring as follows: The injured employee had, for half an hour, been under an exposure to carbon tetrachloride fumes when he felt a burning

sensation in his throat and, after continuing under such exposure for an additional period of five and one-half hours, suffered with asthma for which injury he brought suit against the insured employer. The court said that the verdict rendered against the employer which the employer was required to pay constituted a loss to the employer by reason of the liability imposed upon the employer by law for damages on account of personal injuries "accidentally" sustained and that it was clear that the poisoning was a mishap that was unexpected and unforeseen and the occurrence was an accident within the definition of the term "accident" as it appears in the contract of insurance.

It is evident from the opinion of the federal court and also from the opinion of the Minnesota court (261 N. S. 596) that there was no realization by either that an injury may be accidentally sustained without having been sustained by accident, and no realization by the federal court that agreement VII was a specified exclusion.

Moreover the federal court classified the injury itself as a mishap, but, while the court must have realized that such classification did not make the mishap one which was "sustained by reason of accident," its finding is not in accord with such realization.

The "no" opinion by the Missouri court of last resort is contained in the case of *Soukop v. Employers Liability Assurance Corp. of London* 108 S. W. (2) 86. That case is intensely interesting, and the court, in arriving at its interpretative opinion has used, as material to its conclusion, many factors which other courts had failed to realize were of any importance, with the result that insurers are disturbed, and Missouri employers are feeling as though blessed with manna from Heaven.

As it is to be expected that the opinion in the Soukop case will encourage litigation in states other than Missouri it occurs to the writer that counsel in any such litigation, wherein the Soukop case has been cited as an authority, might possibly help his cause by arguing to the court as follows: The standard workmen's compensation and employer's liability policy is, sometimes, issued without any endorsement, in which event it will clearly apply only as respects a claim for damages and the only insuring clause as respects damages will read as follows: "The Company does hereby agree with this employer, named and described as such in the declarations, forming a part hereof, as respects personal in-

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injuries sustained by employees, including death at any time resulting therefrom as follows: To indemnify this employer against loss by reason of the liability imposed upon him by law for damages on account of such injuries." Moreover, the meaning of the word "accident" will not have been modified by the meaning given to that word by any provision of any compensation law and one of the provisions of the policy will require the employer to give notice of an injury which does not come within one of the three policy exclusions; he will not be obliged to give notice of an injury (1) occurring to an employee illegally employed, (2) occurring elsewhere than in the United States or Canada or (3) not sustained by reason of accident. Also clause 1 (a) and conditions D and E will have no application to such unendorsed policy.

The counsel then might call to the court's attention the fact that in the Soukop opinion the court has held that if a compensation endorsement is attached to the policy, either when issued or thereafter, the insuring clause, instead of consisting of the wording quoted above will then consist of the following wording: "The Company does hereby agree with this employer, named and described as such in the declarations, forming a part hereof, as respects personal injuries sustained by employees, including death at any time resulting therefrom as follow: To pay promptly to any person entitled thereto, under the workmen's compensation law and in the manner therein provided, the entire amount of any sum due, and all installments thereof as they become due."

It would, at first thought, perhaps, occur to some individuals that if a policy has no insuring clause except one applying only to compensation claims that such policy could not possibly apply to a damage claim, but the court held otherwise. The logic of the conclusion is convincing.

Moreover, the title wording, which must have applied to the damage insurance of the policy when no compensation endorsement was attached, is held by the court to have been eliminated from application to the damage insurance and applicable, as an exclusion, to the compensation insurance only, when a compensation endorsement is attached. The writer is unable to realize what possible benefit to the employer or to the employee such application would accomplish. While the court has given to the word "accident" the value of the word "accidental" its effect as

respects the provisions of the compensation law is nil.

Also in the several interpretative opinions by other courts it had not been realized, apparently, that the repeated use of the term "personal injury" and the location of the first appearance of the word "accident," far down in the policy form, were material to the policy interpretation, and it remained for the Missouri court to point out the importance of those factors.

It remains however a fact that the court, in interpreting the policy as respects its application to damage claims, applied factors which were wholly unrelated to the damage application but exclusively related to its compensation application.

If, subsequently to the time the policies in the Soukop case were issued in Missouri, the legislature of that state had enacted a law in which it was stipulated that a workmen's compensation and employer's liability policy, issued in Missouri, should be interpreted as applying to occupational disease claims for damages, irrespective of whether the policy was issued before or after such statutory enactment, it would clearly be an unconstitutional law.

Was the Soukop opinion in accordance with "due process of law?" The following is quoted from *Holden v. Hardy* 169 U. S. 366 at 390: "Recognizing the difficulty in defining, with exactness, the phrase 'due process of law,' it is certain that the words imply a conformity with natural and inherent principles of justice x x x."

If the Soukop case was in conformity with "due process of law" it, of course, follows that, in the future, if such a case is transferred to a federal court from a Missouri court, the federal court will have no interpretative jurisdiction. *Erie R. Co. v. Tompkins* 58 S. Ct. 817 (April 25, 1938).

It has happened, not infrequently, that an employer, upon receipt of notice from his insurer that the policy did not apply to the occupational disease damage claim made by the employee, has consulted his attorney and been advised that the policy did apply, and the litigation resulting from such advice has made it seem advisable to some insurers to attach to the policy when issued an endorsement, informative only, calling attention to the fact that the policy does not apply to occupational disease injury, but issued with the hope that to some extent it would discourage litigation.



Some employers recognizing that the policy would not apply to a damage claim for an occupational disease injury have bought from the insurer, at a substantial additional premium, insurance applying to such claims and some employers who have been offered such insurance have refused it.

If an employer who had refused to take the additional insurance should sue the insurer on the ground that he had supposed that

the policy as issued applied to the damage claim, evidence as to the fact of his refusal would seem to be no more admissible than would the evidence of the individual drafter of the policy as to what he had in mind in his use of the title wording.

It seems apparent that many of the headaches, to be anticipated, will not be relieved by the druggist.

## Is a Disease Resulting from Employer's Negligence Actionable?

By STEVENS T. MASON  
Detroit, Michigan

**I**N approaching this subject it is necessary to bear in mind three important definitions—

1. An ordinary disease results from the general risks and hazards common to every individual regardless of the employment in which he is engaged. *Goldberg v. 954 Marcy Corp. and Maryland Casualty Co.*, 276 N. Y. 313.

2. An occupational disease results from risks and hazards which are the natural and unavoidable result of the conditions of a particular employment. (*Ibid.*)

3. An accidental disease results directly from accident.

This discussion does not deal with any of these diseases, but deals with a disease which is not occupational, and which, for want of a better definition, I will call an "unsafe place disease." By that is meant that the employer has failed to furnish the employee with a safe place within which to work thereby causing the resultant disease. Hence, we must have a fourth definition.

4. An unsafe place disease results from risks and hazards created by negligence.

Our inquiry therefore is whether an unsafe place disease creates a right of action.

Negligence is the gist of the question whether we consider it under Workmen's Compensation Acts, or under the common law. In whatever tribunal the claim is asserted negligence is the *corpus delicti*.

### *Under Compensation Acts*

In Workmen's Compensation proof of negligence is necessary to establish a claim

because without negligence the disease is simply an ordinary disease and not compensable. Remember, it is not occupational, but unsafe place diseases we are considering. Therefore, either an accidental origin, or a negligent origin, is necessary to establish a claim. But even when negligence is proven, the disease is not compensable unless the court is willing to go one step further and say that the presence of negligence makes the unsafe place disease an accident. This has been done. In *Matthiessen v. Hegeler Zinc Co. v. Industrial Board*, 284 Ill. 378; 120 N. E. 249, an employee had performed a particular service over a period of fifteen years, and finally little by little he contracted the disease of arsenical poisoning. The court said:

"The word 'accident' is not a technical legal term with a clearly defined meaning, and no legal definition has ever been given which has been found both exact and comprehensive as applied to all circumstances."

\*\*\*\*\* Anything that happens without design is commonly called an accident, and at least in the popular acceptance of the word, an event which is unforeseen and not expected by the person to whom it happens is included in the term. \*\*\*\*\*

While it is not intended and perhaps not possible to give a definition of the words used in the act as applied to all possible circumstances, it may safely be said that an injury is accidental, within the meaning of the act, which occurs in the course of the employment unexpectedly, and

without an affirmative design of the employee."

This language contrasts rather strikingly with the language of the Michigan Supreme Court in *Thomas v. Parker Rust Proof Company* decided May 4, 1938 where recovery was denied for silicosis caused by negligence. "There is no allegation that the silicosis came suddenly, by reason of negligence on the part of defendant and was the result of one contact or event and, therefore, accidental. We said in *Adams v. Acme White Lead & Color Works*, supra: 'In occupational diseases it is drop by drop, it is little by little, day after day for weeks and months, and finally enough is accumulated to produce symptoms.'"

There is an interesting annotation in 105 A. L. R. 1411 entitled "Disease resulting from insanitary conditions not peculiar to kind of employment as occupational disease within Workmen's Compensation Act." The annotation cites some interesting cases but the title is confusing. If a disease is not peculiar to the employment it is not occupational.

Don't forget that we are not dealing with an occupational disease. Therefore, there can be no recovery under compensation laws unless the disease be classed as an accident. There is a strong tendency to do this either in the way it was done in the Matthesen case (supra) or by treating the original infection as an accident caused by a sudden contact with a germ or whatnot. *Dove v. Alpena Hide & Leather Co.*, 198 Mich. 132 (Anthrax poisoning from handling hides); *Frankenkamp v. Fordney Hotel*, 222 Mich. 525 (Typhoid fever from drinking water). See also 39 A. L. R. 871 Note on external infection as accidental injury.

#### *In Suits At Law*

The difficulty of proving negligence in law suits was stressed by the Illinois Supreme Court in *McCreery v. Libbey-Owens-Ford Glass Co.*, 363 Ill. 321; 105 A. L. R. 75, as follows:

"The weakness of the argument lies in its failure to distinguish between a 'safe' place to work and a 'healthful' or 'sanitary' place in which to work. One seaches in vain for any precedent at common law establishing any duties as to healthfulness or sanitation. \* \* \* \* \* To sustain plain-

tiff's views would bring about inequality and injustice. Of two men working in the same room and under identical circumstances, one might secure a large verdict and the other none, depending entirely upon an interpretation of law made by a jury based upon rules unknown to the common law and never specifically enacted by any legislature. \* \* \* \* \* Even experts might disagree as to the proper ventilation of rooms of different size and shape, or housing different processes of manufacture. These matters must be settled by specific legislation of such certainty as to be understandable by those who are required to comply with the law, as well as the courts and juries who are to administer it."

In an action against a defendant who is subject to the Workmen's Compensation Act the great weight of authority is against recovery, because of restrictive clauses in the acts. In *Cell v. Yale and Towne Mfg. Co.*, 281 Mich. 564, in *Parker Rust Proof case* (supra) and in *Lee v. American Enka Corp.*, 212 N. C. 455; 193 S. W. 809, recovery was denied, but in *Gentry v. Swann Chemical Co.*, 7 Div. 387 (Ala.) 174 So. 530 a judgment of nonsuit was reversed. Many cases are collected in an annotation in 100 A. L. R. 519, entitled, "Workmen's Compensation Act as exclusive of remedy by action against employer for injury or disease not compensable under Act." (See also the related annotation referred to). The apparent conflict among the cases may be explained by differences in the phraseology of the various acts.

In an action against a defendant who is not subject to the Workmen's Compensation Act the authorities are even more conflicting. Many courts have denied recovery, but the sentiment in favor of recovery is gathering strength daily. The cases are fully digested in a comprehensive annotation entitled, "Liability of employer at common law, or apart from Workmen's Compensation or specific occupational disease statutes, for occupational disease contracted by employees" in 105 A. L. R. Page 80. Another annotation entitled, "Occupational diseases as within the coverage of policy of Employers' Liability or indemnity insurance not specifically including or excluding it," in 112 A. L. R. 80, has some valuable citations.

In studying these annotations keep in mind that a disease resulting from negligence is not occupational, it is only the very recent



cases that are recognizing the importance of this distinction.

#### Conclusion

This brings us to the following general rules:

1. Under compensation an unsafe place disease must be tortured into an accident

to allow recovery.

2. In a law suit when the employer is under the compensation law recovery is usually barred.

3. In a law suit when the employer is not under the compensation law recovery is usually allowed.

## Combating Fraudulent Claims

By FRANK M. PARRISH

*Claims Bureau Association of Casualty and Surety Executives  
New York City*

**T**HOUSANDS of dollars tribute are paid over each year to the perennial fraudulent claim artists not because of any benevolent gestures but candidly because the insurance company adjusters are not aware, when payments are made, of the fabricated or exaggerated claims. Many thousands more are paid out in settlement of "nuisance" cases and I prefer to think that after all, the real basis for these disbursements is lack of knowledge at the time, of the true facts. Concomitant with the advent of insurance companies into the business world, there sprang up that sleek fraudulent claim parasite who spends part of his time devising fake accidents and claims and the rest in mulcting insurers through his nefarious schemes. Sporadic crusades directed against this group of racketeers have accomplished salutary results and temporary relief but not sufficient deterrent to prevent the growth and prevalence of this germ.

The first logical attack on the problem should be a thorough and conscientious investigation of every claim, consonant with its gravity, and this burden must fall on the claim department investigator or adjuster. Not only will a thorough investigation result in detecting a fraudulent claim in most instances, but it will serve the insurer's claim department manager or attorney with tangible and concrete facts to assist in the settlement or defense of claims.

It is a rather abstruse problem to endeavor to counsel one in a systematic or scientific method of investigating a claim. Most successful claim investigators have found experience to be the best teacher. However, there are certain facts which should be established during the investigation such as determining precisely how the alleged accident occurred,—when and where,—the names and

addresses of all known witnesses and their versions of the accident. Particular attention should be directed to the "blind" and unwitnessed accident,—the case that presents itself as perfect,—the abundance of witnesses supplied by the claimant or when he supplies his relatives and friends to testify to the accident,—instances where the claimant has managed to preserve the defective object and such evidence as appears necessary to make out the perfect case,—or where the claimant indicates he desires a quick settlement for one reason or another. There are many other earmarks of fraud which should serve as a guiding beacon to the alert and thorough investigator and immediately when these suspicious rays loom up in the investigation, they should be followed until all logical leads are exhausted.

Other elements enter into a successful investigation such as the investigator's tact, judgment and personality which he develops and matures with experience, but he who adopts the course of thoroughness is bound to detect fraudulent claims with resulting savings to his employer.

The Claims Bureau of the Association of Casualty and Surety Executives was formed for the purpose of assisting member companies in the detection and investigation of fraudulent claim groups and to present instances of unlawful activities to appropriate State or Federal prosecutors.

The Claims Bureau has been reorganized only recently and while its investigative staff is still small in number, it has a nucleus of seasoned and well trained investigators. Branch offices have been established in Buffalo, N. Y., Chicago, Ill., and Los Angeles, Cal., to supplement the headquarters in New York City.

An important adjunct of the Claims

Bureau's activities is the Index System which provides inquiring members with information and data on prior records of claimants. Valuable aid is rendered by the index offices located throughout the country, in identifying repeating claimants. We have the type of claimant who falls or sprawls in every bus, taxi, or elevator he encounters,—the one who never fails to find a stone or some obnoxious substance in his food,—the artist who repeatedly throws his knee or wrist out of joint and feigns a current injury,—the cripple who cannot keep his crutches out of sidewalk recessions,—and other such types of repeating claimants. The Index System has disclosed innumerable of these, and oft times under names completely foreign to ones previously used. A prompt report to the Index System by member companies of every new claim filed is a necessary factor in its successful operation. Prompt reporting should be earnestly adhered to by all members as it is certainly to their advantage to be apprised of any prior claim activity of a particular claimant before settling a case.

The wisdom of this procedure is well illustrated by the recent expose of the "Falling Womacks," a family group of nine inveterate fraudulent claim artists. They concocted and staged almost every conceivable type of accident, tumbling over all sorts of objects and falling in elevators, street cars and busses. Their tumbling act circuit covered the middle west section of the country. Successful in collecting in one city, they would move on to continue their operations in some neighboring place generally adopting new names; in fact it was discovered that they

used so many aliases and staged so many falls that they could not remember from day to day the accidents they were supposed to be involved in. However, as a result of warning circulars dispatched to all member companies and identifications made possible through the facilities of the Index System the lucrative proclivities of the Falling Womacks were brought to an end. Substantial sentences were meted out to them after prosecution in the Federal Court at East St. Louis, Illinois.

While the detection of fraudulent claimants is of prime importance in combating this type of racketeer, prosecution of the guilty produces analogous results in its deterrent effect. There are various violations for which the fraudulent claimants may be prosecuted. Probably the most common is larceny which is based upon obtaining the "settlement" from the insurer; then there is the presenting of a fake claim in court or perjury which can be used as a basis for criminal proceedings. Curiously, a most effective prosecution of the claim fraud ring is available in the federal courts for violation of the mail fraud statute; in fact, during the past six months several such prosecutions of claim fraud groups have been successfully terminated in our federal courts.

When fear of detection and a realization of sure punishment become imbedded in the mind of the claim conscious populace, there will be in fact a real deterrent and this we should all strive to bring about, not alone because of the insurance company's interest but also to preserve the buying public from the waste and ravages of these thieves.

## ANNUAL CONVENTION 1938

August 31 - September 1 - 2 - 3

GRAND HOTEL  
Mackinac Island Michigan

# Alphabetical Membership List

## A

ABERNATHY, GEO. C.—Shawnee, Okla.  
Abernathy, Howell & Abernathy  
Masonic Temple

ABRAHAM, EDMUND H.—Savannah, Ga.  
Abrahams, Bouhan, Atkinson & Lawrence  
Commercial Building

ADAMS, A. PRATT—Savannah, Ga.  
Adams, Adams, Douglas & Brennan  
Drayton Street

ADAMS, HAROLD J.—Buffalo, N. Y.  
Walbridge Building

ADAMS, H. W.—Beloit, Wis.  
Public Service Building

ADAMS, J. G.—Asheville, N. C.  
Adams & Adams  
15 Church Street

ADAMS, MARK H.—Wichita, Kas.  
Holmes & Adams  
Beacon Building

ADAMS, ROBERT A.—Indianapolis, Ind.  
Ewbank, Dowden & Adams  
Fletcher Savings & Trust Building

ADAMS, ST. CLAIR—New Orleans, La.  
St. Clair Adams & Son  
American Bank Building

ADAMS, ST. CLAIR, JR.—New Orleans, La.  
St. Clair Adams & Son  
American Bank Building

ADKINS, H. L.—Amarillo, Tex.  
Madden, Adkins, Pipkin & Keffer  
Fisk Building

AGAR, THOMAS J., K. C.—Toronto, Canada  
357 Bay Street

AGOR, HUGH—Aberdeen, S. D.  
Van Slyke & Agor  
Capital Building

AHLVIN, ROBERT E.—Kansas City, Mo.  
2800 Wyandotte Street

AIKEN, ARTHUR L.—Fort Wayne, Ind.  
J. H. & A. L. Aiken  
Citizens Trust Building

AIKINS, G. H., K. C.—Winnipeg, Canada  
Aikins, Leftus, Aikins, Williams & MacAuley  
Somerset Block

ALBERT, MILTON A.—Baltimore, Md.  
New Amsterdam Casualty Co.  
227 St. Paul Street

ALEXANDER, E. DEAN—Detroit, Mich.  
Alexander, McCaslin & Cholette  
First National Bank Building

ALEXANDER, JEWELL—San Francisco, Cal.  
Redman, Alexander & Bacon  
315 Montgomery Street

ALLEBAUGH, CARL F.—Steubenville, Ohio  
Box 249

ALLEN, ARTHUR W.—Springfield, Mo.  
Woodruff Building

ALLEN, MURRAY—Raleigh, N. C.  
Citizens National Bank Building

AMBLER, HARRY S., JR.—Philadelphia, Pa.  
Philadelphia Saving Fund Building

AMBLER, MASON G.—Parkersburg, W. Va.  
Ambler, McCluer & Ambler  
306½ Juliana Street

ANDERSON, E. B.—Owensboro, Ky.  
P. O. Box 494

ANDERSON, JOHN R.—Tupelo, Miss.  
Blair & Anderson  
Court Street

ANDERSON, LYON—St. Louis, Mo.  
Leahy, Walther, Hecker & Ely  
National Bank of Commerce Building

ANDERSON, R. LANIER, JR.—Macon, Ga.  
Ryals, Anderson & Anderson  
First National Bank Building

ANDERSON, ROSCOE—St. Louis, Mo.  
Anderson, Gilbert & Wolfort  
Federal Commerce Trust Building

ANDREWS, HAROLD A.—Providence, R. I.  
Hinckley, Allen, Tillinghast & Wheeler  
Industrial Trust Building

ANDREWS, JOHN D.—Hamilton, Ohio  
Rentshler Building

APPERSON, HARVEY B.—Roanoke, Va.  
Apperson, Rush & Gentry  
Boxley Building

ARMBRECHT, WILLIAM H., JR.—Mobile, Ala.  
Armbrecht & Twitty  
First National Bank Building

ARMSTRONG, C. L.—Ponca City, Okla.  
First National Bank Building

ARMSTRONG, W. P.—Memphis, Tenn.  
Armstrong, McCadden, Allen, Braden & Goodman  
Commerce Title Building

ARNOLD, D. H. HILL—Elkins, W. Va.

ARNOLD, RICHARD LEWIS—Texarkana, Ark.-Tex.  
Arnold & Arnold  
304 State Line Avenue

ARNOLD, WILLIAM H.—Texarkana, Ark.-Tex.  
Arnold & Arnold  
304 State Line Avenue

ARNOLD, W. N., JR.—Houston, Tex.  
Simmons, McGregor & Arnold  
First National Bank Building

ARNOTE, WALTER J.—McAlester, Okla.  
Arnote & Arnote  
Arnote Building

ARPS, HELMUTH F.—Chilton, Wis.  
52 East Main Street

ARTH, CHARLES W.—Washington, D. C.  
Albee Building

ASKEW, ERLE B.—St. Petersburg, Fla.  
Equitable Building

ATTKISSON, EUGENE R.—Louisville, Ky.  
Washington Building

AYRES, ALBERT D.—Reno, Nev.  
Ayres, Gardiner & Pike  
First National Bank Building

## B

BAGBY, CHARLES W.—Hickory, N. C.  
First B & L Building

BAIER, MILTON L.—Buffalo, N. Y.  
Baier & Chamberlain  
268 Main Street

BAILEY, T. M.—Sioux Falls, S. D.  
Bailey, Voorhees, Woods & Bottum  
Bailey Glidden Building

- BAIRD, R. F.—Fort Wayne, Ind.  
The Lincoln National Life Ins. Co.
- BALDWIN, A. D.—Cleveland, Ohio  
Garfield, Cross, Daoust, Baldwin & Vrooman  
Midland Building
- BALL, FRED S., JR.—Montgomery, Ala.  
Ball & Ball  
First National Bank Building
- BANGES, PHILIP R.—Grand Forks, N. D.  
Banges, Hamilton & Banges  
215½ S. Third Street
- BARBER, A. L.—Little Rock, Ark.  
Barber & Henry  
Donaghey Building
- BARKER, FRANK P.—Kansas City, Mo.  
Wineer, Reeder & Barker  
Waltower Building
- BARKER, WENDELL P.—New York City  
52 Wall Street
- BARNES, MACK—Waycross, Ga.  
Mack Barnes and Wright Izlar  
Bunn Building
- BARRON, ALEXANDER J.—Pittsburgh, Pa.  
Alter, Wright & Barron  
First National Bank Building
- BARRY, WILLIAM J.—Boston, Mass.  
Barristers Hall
- BARTH, PHILIP C.—Buffalo, N. Y.  
Barth & Ray  
M. & T. Building
- BARTLETT, THOMAS N.—Baltimore, Md.  
Maryland Casualty Co.
- BARTON, JOHN L.—Omaha, Neb.  
Crossman, Munger & Barton  
First National Bank Building
- BARTON, MCKINNEY—St. Petersburg, Fla.  
Bussey, Mann & Barton  
Southern National Bank Building
- BATTLE, KEMP D.—Rocky Mount, N. C.  
Battle & Winslow
- BAYLOR, F. B.—Lincoln, Neb.  
Baylor, Tou Velle & Healey  
Sharp Building
- BAYNES, R. F.—New Madrid, Mo.  
Bank of New Madrid Building
- BEALL, NEIL P.—Cleveland, Ohio  
McKeehan, Merrick, Arter & Stewart  
Terminal Tower
- BEARD, A. MURRAY—Hardinsburg, Ky.  
Moorman & Beard
- BEARD, LESLIE P.—New Orleans, La.  
American Bank Building
- BEASLEY, JOHN H.—Terre Haute, Ind.  
Beasley Building
- BECKWITH, OLIVER R.—Hartford, Conn.  
The Aetna Casualty & Surety Co.  
151 Farmington Avenue
- BEECHWOOD, GEORGE EUGENE—Philadelphia, Pa.  
Conlen, LaBrum & Beechwood  
Packard Building
- BEHA, JAMES A.—New York City  
70 Pine Street
- BELL, CHARLES R.—Bowling Green, Ky.  
Neale Building
- BELL, MAJOR T.—Beaumont, Tex.  
Orgain, Carroll & Bell  
Gilbert Building
- BELL, S. P.—Spencer, W. Va.
- BENNETT, HUGH M.—Columbus, Ohio  
Bennett, Westfall & Bennett  
8 East Long Street
- BENOY, WILBUR E.—Columbus, Ohio  
A. I. U. Citadel
- BERGESON, A. R.—Fargo, N. D.  
Burnett, Burgeson & Haakenstad  
O'Neil Block
- BERMAN, H.—Denver, Colo.  
Berman & Holland  
University Building
- BERMAN, JACOB H.—Portland, Me.  
Berman & Berman  
85 Exchange Street
- BERNARD, SILAS G.—Asheville, N. C.  
Parker, Bernard & Parker  
Wachovia Bank Building
- BERNSTEIN, A. MILLING—Monroe, La.  
Bernstein, Clark & Thompson  
Ouachita National Bank Building
- BERRY, LEONARD C.—Macomb, Ill.  
Scofield, Bell & Berry  
Masonic Building
- BEST, R. E.—Greensburg, Pa.  
Smith, Best & Horn  
Bank & Trust Building
- BETHEA, THEODORE W.—New Orleans, La.  
Hibernia Building
- BETTS, FORREST ARTHUR—Los Angeles, Cal.  
Nourse, Betts & Jones  
Rowan Building
- BEVERLEY, WILLIAM WELBY—Richmond, Va.  
Travelers Building
- BIE, WALTER T.—Green Bay, Wis.  
North, Bie, Duquaine, Welsh & Trowbridge  
Bellin Building
- BIGGS, J. CRAWFORD—Washington, D. C.  
Southern Building
- BINGHAM, JAMES E.—Indianapolis, Ind.  
Bingham, Mendenhall & Bingham  
Electric Building
- BIRKHEAD, CLAUDE V.—San Antonio, Tex.  
Birkhead, Beckmann, Stanard & Vance  
Majestic Office Building
- BLACK, BARRON F.—Norfolk, Va.  
Vandeverter & Black  
Citizens Bank Building
- BLACKWELL, T. J.—Miami, Fla.  
Blackwell & Walker  
First Federal Building
- BLAIR, JAMES T.—Jefferson City, Mo.  
Bacon Building
- BLEWETT, GEORGE F.—Philadelphia, Pa.  
122 South 4th Street
- BLOCK, WILTON A.—Rochester, N. Y.  
Carnahan & Block  
Union Trust Building
- BLOOM, HERBERT L.—Chicago, Ill.  
Lumbermens Mutual Casualty Co.  
4750 Sheridan Road
- BLOUNT, G. DEXTER—Denver, Colo.  
Blount & Silverstein  
Equitable Building
- BOEHL, HERBERT F.—Louisville, Ky.  
Davis, Boehl, Viser & Marcus  
Kentucky Home Life Building
- BOESEL, MILTON C.—Toledo, Ohio  
Kirkbride, Boesel, Frease & Cole  
Spitzer Building

- BOLAND, F. ELDRED—San Francisco, Cal.  
Knight, Boland & Riordan  
351 California Street
- BOLTE, G. ARTHUR—Atlantic City, N. J.  
Bolte & Miller  
1516 Atlantic Avenue
- BOND, GEORGE H.—Syracuse, N. Y.  
Bond, Schoeneck & King  
State Tower Building
- BOND, WILLIAM BOURS—Jacksonville, Fla.  
Atlantic National Bank Building
- BOSS, HENRY M., JR.—Providence, R. I.  
Turks Head Building
- BOSSER, ALFRED C.—Appleton, Wis.  
Benton, Bosser, Becker & Parnell  
Insurance Building
- BOURLAND, WILLIAM L.—Chicago, Ill.  
Bobb, Spoerri, Bourland & Harris  
231 S. LaSalle Street
- BOWMAN, ADAM B.—Johnson City, Tenn.  
Simmonds & Bowman  
Sells Building
- BOWMAN, BYRNE A.—Oklahoma City, Okla.  
Little & Bowman  
Perrine Building
- BOXELL, EARL F.—Toledo, Ohio  
Welles, Kelsey, Cobourn & Harrington  
Ohio Building
- BRADEN, EMMETT W.—Memphis, Tenn.  
Armstrong, McCadden, Allen, Braden & Goodman  
Commerce Title Building
- BRAIS, F. PHILLIPPE, K. C.—Montreal, Que., Canada  
Brais & Campbell  
276 St. James Street, West
- BRALLEY, F. M., JR.—Amarillo, Tex.  
Clayton & Bralley  
Fisk Building
- BRANDON, J. CAMPBELL—Butler, Pa.  
Brandon & Brandon  
Savings & Trust Building
- BREEN, JOHN M.—Chicago, Ill.  
Lumbermens Mutual Casualty Co.  
4750 Sheridan Road
- BREESE, GARFIELD E.—Mason City, Iowa  
Brees & Cornwell  
First National Bank Building
- BRETHORST, STEPHEN W.—Seattle, Wash.  
Palmer, Askren & Brethorst  
Hoge Building
- BREWER, EDWARD C.—Clarksdale, Miss.  
Brewer & Montgomery
- BRIDGERS, J. H.—Henderson, N. C.  
Pittman, Bridgers & Hicks  
Law Building
- BRIDGHAM, EDWARD W.—Bath, Maine  
53 Front Street
- BRIGHT, O. E.—Savannah, Ga.  
O. E. Bright & Perry Brannen  
Realty Building
- BRONSON, E. D., JR.—San Francisco, Cal.  
Bronson, Bronson & Slaven  
Mills Tower
- BROOKS, BENJ.—Boston, Mass.  
General Counsel, American Mutual Lia. Ins. Co.  
142 Berkeley Street
- BROOKS, L. W.—Baton Rouge, La.  
Taylor, Porter & Brooks  
Louisiana National Bank Building
- BROSMITH, ALLAN E.—Hartford, Conn.  
700 Main Street
- BROUGHTON, J. MELVILLE—Raleigh, N. C.  
Lawyers Building
- BROWN, C. L.—Miami, Fla.  
Chappell & Brown  
Security Building
- BROWN, CLYDE R.—Monroe, La.  
Shotwell & Brown  
Ouachita National Bank Building
- BROWN, EDMUND S.—Buffalo, N. Y.  
Walbridge Building
- BROWN, FRANKLIN R.—Buffalo, N. Y.  
Rann, Brown, Sturtevant & Kelly  
M. & T. Building
- BROWN, GARFIELD W.—Chicago, Ill.  
919 N. Michigan Avenue
- BROWN, HOWARD D.—Detroit, Mich.  
United Artists Building
- BROWN, H. TEMPLETON—St. Joseph, Mo.  
Brown, Douglas & Brown  
Tootle-Lacy Bank Building
- BROWN, JUNIUS C.—Reidsville, N. C.  
and Madison, N. C.
- BROWN, OSCAR J.—Syracuse, N. Y.  
State Tower Building
- BROWN, ROBERT A., JR.—St. Joseph, Mo.  
Brown, Douglas & Brown  
Tootle-Lacy Bank Building
- BROWN, VOLNEY M.—El Paso, Tex.  
Brown & Brooke  
El Paso National Bank Building
- BROWNE, JOHN R.—Marion, Ind.  
Browne, Campbell & Gemmill  
Glass Block
- BROWNE, PERCY N.—Shreveport, La.  
E. W. & P. N. Browne  
Giddens-Lane Building
- BRUCE, ANTHONY—New York City  
Counsel, Home Indemnity Co.  
59 Maiden Lane
- BRUCKER, WILBER M.—Detroit, Mich.  
Clark, Klein, Brucker & Waples  
Penobscot Building
- BRUNDIDGE, OSCAR D.—Dallas, Tex.  
Chrestman, Brundidge, Fountain, Elliott & Bateman  
Republic Bank Building
- BRUNINI, JOHN B.—Vicksburg, Miss.  
Brunini & Hirsch  
First National Bank Building
- BRYANS, WILLIAM A., III—Denver, Colo.  
Lee, Shaw & McCreery  
First National Bank Building
- BUFFINTON, HAROLD S. R.—Fall River, Mass.  
21 Bedford Street
- BUIST, GEORGE L.—Charleston, S. C.  
Buist & Buist  
30 Broad Street
- BUNGE, GEORGE C.—Chicago, Ill.  
Cassels, Potter & Bentley  
The Rookery
- BUNTON, T. E.—Dothan, Ala.  
Baker Building
- BUNTING, CHARLES T.—Philadelphia, Pa.  
Pennsylvania Indemnity Corporation  
511 Walnut Street
- BURCHELL, CHARLES J., K. C.—Halifax, N. S. Can.  
Burchell, Smith, Parker & Fogo  
Chronicle Building

BURGESS, CALE K.—Raleigh, N. C.  
Burgess, Leach, Baker & Allen  
The Raleigh Building

BURKE, GIBBONS—New Orleans, La.  
Rosen, Kammer, Wolff & Farrar  
Hibernia Building

BURKE, PATRICK F.—Philadelphia, Pa.  
Vice President, Indemnity Insurance Company  
of North America  
1600 Arch Street

BURLING, ALBERT E.—Camden, N. J.  
Bleakly, Stockwell & Burling  
West Jersey Trust Building

BURNS, EDWARD J., JR.—Utica, N. Y.  
Kernan & Kernan  
Devereux Block

BURNS, GEORGE—Rochester, N. Y.  
Burns & Burns  
Wilder Building

BURNS, RICHARD F.—Houston, Tex.  
Andrews, Kelley, Kurth & Campbell  
Guli Building

BURR, BORDEN—Birmingham, Ala.  
Benners, Burr, McKamy & Forman  
Brown-Mark Building

BURRIS, WILLIAM T.—Pueblo, Col.  
Burriss & Ribar  
P. O. Box 654

BURROW, LAWRENCE B.—Little Rock, Ark.  
Moore, Gray, Burrow & Chowning  
Boyle Building

BURNESS, O. B.—Grand Forks, N. D.  
McIntyre, Burtness & Shaft  
Security Building

BUSSEY, JAMES S.—Augusta, Ga.  
Bussey & Fulcher  
Southern Finance Building

BUTLER, JOHN F.—Oklahoma City, Okla.  
Butler, Brown & Rinehart  
Ramsey Tower

BUTLER, WILLIAM, New York City  
United States Casualty Co.  
60 John Street

BYNUM, FRED W.—Rockingham, N. C.

## C

CABANISS, JELKS H.—Birmingham, Ala.  
Cabaniss & Johnston  
First National Bank Building

CABLE, C. M.—Lima, Ohio  
Cable & Cable  
Masonic Building

CAIN, PINCKNEY L.—Columbia, S. C.  
Thomas, Lumpkin & Cain  
Central Union Building

CAMPBELL, PAUL—Chattanooga, Tenn.  
Finlay & Campbell  
James Building

CAMPBELL, RAYMOND N.—Yuma, Ariz.  
P. O. Box 70

CAMPBELL, WM. T.—Philadelphia, Pa.  
Swartz, Campbell & Henry  
Lincoln-Liberty Building

CANTIEY, S. B., JR.—Fort Worth, Tex.  
Cantey, Hanger & McMahon  
Burk Burnett Building

CAREY, L. J.—Detroit, Mich.  
163 Madison Avenue

CARIS, A. L.—Ravenna, Ohio  
Loomis & Caris  
110 East Main Street

CARLISLE, ROBERT M.—Spartanburg, S. C.  
Carlisle, Brown & Carlisle  
Merchants & Farmers Bank Building

CARMAN, ROBERT R.—Baltimore, Md.  
Keech, Carman, Tucker & Anderson  
Maryland Trust Building

CARR, EDWARD E.—North Platte, Neb.  
Hoagland, Carr & Hoagland  
Tramp Building

CARR, J. O.—Wilmington, N. C.  
North Carolina Bank Building

CARROLL, WALTER R.—Camden, N. J.  
S. W. Cor. Fourth & Market Streets

CARSON, H. H.—Canton, Ohio  
Burt, Kinnison, Carson & Shadrach  
Renkert Building

CARSTARPHEN, HARRY—Hannibal, Mo.  
Hannibal Trust Company Building

CARVER, A. R.—Lakeland, Fla.  
Carver & Langston

CASEY, L. O.—Miami, Fla.  
Casey & Walton  
Congress Building

CASON, FRED W.—Miami, Fla.  
Seybold Building

CATHER, T. RUSSELL—Winchester, Va.  
34 Rouse Avenue

CATLIN, FRANK D.—Los Angeles, Cal.  
Bicksler, Parke & Catlin  
433 So. Spring Street

CATLIN, HENRY W.—Los Angeles, Cal.  
Bicksler, Parke & Catlin  
433 So. Spring Street

CAVANAUGH, WILLIAM PETER—New York City  
1 Park Avenue

CAVERLY, RAYMOND N.—New York City  
Vice President, Fidelity & Casualty Company of  
New York  
80 Maiden Lane

CHANDLER, CHARLES O.—Cleveland, Ohio  
Foote, Bushnell, Burgess & Chandler  
Terminal Tower Building

CHAPMAN, FRANCIS—Philadelphia, Pa.  
Chapman & Chapman  
1500 Walnut Street

CHENEY, J. C.—Yakima, Wash.  
Cheney & Hutcheson  
Miller Building

CHERRINGTON, HENRY W.—Gallipolis, Ohio  
K of P. Building

CHRESTMAN, M. N.—Dallas, Tex.  
Chrestman, Brundidge, Fountain, Elliott &  
Bateman  
Republic Bank Building

CHRISMAN, NEIL—Wilkes-Barre, Pa.  
Coal Exchange Building

CHRISTOVICH, ALVIN R.—New Orleans, La.  
American Bank Building

CLAIBORNE, JAMES R.—St. Louis, Mo.  
Bank of Commerce Building

CLARK, CHARLES C.—Burlington, Iowa  
Seerley, Clark & Hale  
Tama Building

CLARK, HENRY H.—Denver, Col.  
Equitable Building



- CLARK, W. J.—Manitowoc, Wis.  
Nash & Nash  
Manitowoc Savings Bank Building
- CLARK, WALTER L.—Baltimore, Md.  
Baltimore Trust Building
- CLARK, W. POTTS—Monroe, La.  
Bernstein, Clark & Thompson  
Ouachita National Bank Building
- CLAVERIE, LOUIS B.—New Orleans, La.  
Spencer, Phelps, Dunbar & Marks  
United Fruit Building
- CLAYTON, E. A.—Gainesville, Fla.  
Baxter & Clayton  
Woolworth Building
- CLEARY, G. J.—Omaha, Neb.  
Cleary, Horan & Skutt  
Mutual Benefit Health & Accident Association
- CLEARY, J. L.—Grand Island, Neb.  
Cleary, Suhr & Davis  
First National Bank Building
- CLEMENTS, LA VEGA—Owensboro, Ky.  
Clements & Clements  
225½ St. Ann Street
- CLENNON, EUGENE M.—Boston, Mass.  
Massachusetts Bonding & Insurance Company  
14 Kilby Street
- CLIFFORD, CLARK M.—St. Louis, Mo.  
Lashley, Lashley & Miller  
705 Olive Street
- CLINE, EARL—Lincoln, Neb.  
Hall, Cline & Williams  
First National Bank Building
- COBURN, FRANK M.—Toledo, Ohio  
Welles, Kelsey, Coburn & Harrington  
Ohio Building
- COCKRILL, J. MITCHELL—Little Rock, Ark.  
Cockrill, Armistead & Rector  
P. O. Box 1579
- CODY, WELBORN B.—Atlanta, Ga.  
Hirsch & Smith  
Hurt Building
- COLE, MAURICE Y.—Atlantic City, N. J.  
Cole & Cole  
Guarantee Trust Building
- COLE, ROBERT L., Sr.—Houston, Tex.  
Cole, Cole, Patterson & Lawler  
Citizens State Bank Building
- COLEMAN, JAMES E.—Milwaukee, Wis.  
Coleman & Barry  
Bankers Building
- COLEMAN, ROBERT M., JR.—Bowling Green, Ky.  
Harlin & Coleman  
American National Bank
- COLIE, FREDERIC R.—Newark, N. J.  
Colie & Schenck  
744 Broad Street
- COLLINS, JOSEPH HOWLAND—New York City  
1 Madison Avenue
- COLMERY, HARRY W.—Topeka, Kas.  
National Bank of Topeka Building
- COMBS, HUGH D.—Baltimore, Md.  
United States Fidelity & Guaranty Co.
- CONNERS, JOHN J., JR.—Albany, N. Y.  
Ainsworth & Sullivan  
State Bank Building
- CONNOLLY, JOHN R.—Elizabeth, N. J.  
Connolly & Hueston  
125 Broad Street
- CONRAD, GEORGE DENHAM, Harrisonburg, Va.  
Conrad & Conrad  
First National Bank Building
- CONWELL, JOSEPH S.—Philadelphia, Pa.  
Pepper, Bodine, Stokes & Schoch  
Land Title Building
- COOK, CHARLES W., JR.—Indianapolis, Ind.  
Bingham, Mendenhall & Bingham  
Electric Building
- COOK, ROBERT A. B.—Boston, Mass.  
Phipps, Durgin & Cook  
75 Federal Street
- COOLEY, ARTHUR E.—San Francisco, Cal.  
Cooley, Crowley & Supple  
206 Sansome Street
- COOPER, THOMAS D.—Burlington, N. C.  
Cooper, Curlee & Sanders  
Security National Bank Building
- COPE, KENNETH B.—Canton, Ohio  
Lynch, Day, Pontius & Lynch  
First National Bank Building
- CORBITT, JAMES H.—Suffolk, Va.  
National Bank of Suffolk Building
- CORNELIUS, CHARLES L.—Nashville, Tenn.  
Cornelius, McKinney & Gilbert  
Nashville Trust Building
- COTTER, RICHARD J.—Boston, Mass.  
Warner, Stackpole & Bradloe  
84 State Street
- COULT, JOSEPH—Newark, N. J.  
Coult, Satz & Tomlinson  
60 Park Place
- COULTER, CLARK C.—Detroit, Mich.  
Penobscot Building
- COX, GORDON V.—Bismarck, N. D.  
O'Hare, Cox & Cox  
Little Building
- COX, WILLIAM H. D.—Newark, N. J.  
Cox & Walburg  
60 Park Place
- COYNE, EUGENE F.—La Moure, N. D.
- CRAIG, EDMUND L.—Evansville, Ind.  
Craig & Craig  
American Trust Building
- CRAIGE, KERR—Salisbury, N. C.  
Craig & Craige
- CRAWFORD, MILO H.—Detroit, Mich.  
Lightner, Crawford, Sweeny, Dodd & Tooby  
Dime Savings Bank Building
- CRENSHAW, H. P.—Montgomery, Ala.  
Rushton, Crenshaw & Rushton  
Bell Building
- CRIDER, JOE, JR.—Los Angeles, Cal.  
650 S. Spring Street
- CRITES, E. D.—Chadron, Neb.  
E. D. & F. A. Crites  
Lock Box 1276
- CROOK, W. M.—Beaumont, Tex.  
American National Bank Building
- CROSSMAN, RAYMOND M.—Omaha, Neb.  
Crossman, Munger & Barton  
First National Bank Building
- CROWE, V. P.—Oklahoma City, Okla.  
Embry, Johnson, Crowe & Tolbert  
First National Bank Building
- CROWLEY, S. A.—Fort Worth, Tex.  
Todd, Crowley & Thompson  
Trinity Life Building



CRUM, B. P.—Montgomery, Ala.  
Steiner, Crum & Weil  
First National Bank Building

CRVAN, HARRY E.—Boston, Mass.  
Cryan, Shaw & Bradley  
33 Broad Street

CULLEN, FRANCIS E.—Watertown, N. Y.  
Cullen, Norris & Reynolds  
Trust Company Building

CUMMINS, RAY E.—St. Paul, Minn.  
Morphy, Bradford, Cummins & Cummins  
360 Robert Street

CURL, JOSEPH R.—Wheeling, W. Va.  
Erskine, Palmer & Curl  
Riley Law Building

CURREN, RAY W.—Kansas City, Mo.  
R. A. Long Building

CURRIE, GEORGE W.—Hattiesburg, Miss.  
Ross Building

CURTIS, L. R.—Louisville, Ky.  
Marion E. Taylor Building

CURTNER, CLIFFORD R.—Dayton, Ohio  
Third National Building

## D

DABNEY, F. Y.—Vicksburg, Miss.  
Dabney & Dabney  
Merchants National Bank Building

DAGGETT, C. E.—Marianna, Ark.  
Daggett & Daggett  
Daggett Building

DALTON, CARTER—High Point, N. C.  
Dalton, Turner & Dickson  
Security National Bank Building

DALZELL, R. D.—Pittsburgh, Pa.  
Dalzell, McFall & Pringle  
450 Fourth Avenue

DAMMANN, J. FRANCIS—Chicago, Ill.  
Wilson & McIlvaine  
120 West Adams Street

DANIEL, C. ERSKINE—Spartanburg, S. C.  
Lyles & Daniel  
Montgomery Building

DAVIDSON, W. C., K. C.—Toronto, Ont., Can.  
Lumsden Building

DAVIS, RONALD L.—Monroe, La.  
Theus, Grisham, Davis & Leigh  
Bernhardt Building

DAVIS, STEPHEN T.—Winchester, Ky.  
Benton & Davis

DAWSON, CHARLES I.—Louisville, Ky.  
Woodward, Dawson & Hobson  
Kentucky Home Life Building

DAWSON, JOHN G.—Kinston, N. C.  
Branch Banking & Trust Co. Building

DEAL, ROY LINNEY—Winston-Salem, N. C.  
Parrish & Deal  
Washovia Bank Building

DEJARNETTE, H. REW—Miami, Fla.  
McKay, Dixon & DeJarnette  
First National Bank Building

DELACY, G. L.—Omaha, Neb.  
Kennedy, Holland, DeLacy & Svoboda  
City National Bank Building

DEMPSEY, PETER E.—Columbus, Ohio  
Knepper, White & Dempsey  
5 East Long Street

DEMPSEY, RAY C.—Oshkosh, Wis.  
Bouck, Hilton, Kluwin & Dempsey  
First National Bank Building

DENMEAD, GARNER W.—Baltimore, Md.  
General Counsel, New Amsterdam Casualty  
Company

DENSON, N. D.—Opelika, Ala.  
Denson & Denson

DENT, LOUIS L.—Chicago, Ill.  
Dent, Weichelt & Hampton  
209 South LaSalle Street

DENT, ROBERT L.—Vicksburg, Miss.  
Dent, Robinson & Ward  
Merchants National Bank Building

DETWEILER, GEORGE H.—Philadelphia, Pa.  
Lewis Tower

DEUTSCH, FREDERICK M.—Norfolk, Neb.  
0119 South Fourth Street

DEVINE, MAURICE F.—Manchester, N. H.  
Devine & Tobin  
Bell Building

DEYO, MARTIN W.—Binghamton, N. Y.  
Jenkins, Deyo & Hitchcock  
Security Mutual Building

DICKIE, J. ROY—Pittsburgh, Pa.  
Dickie, Robinson & McCamey  
Grant Building

DIEHM, ELLIS RAYMOND—Cleveland, Ohio  
Klein & Diehm  
Union Trust Building

DINKELSPIEL, MARTIN J.—San Francisco, Cal.  
Dinkelspiel & Dinkelspiel  
333 Montgomery Street

DIVELBESS, HAROLD L.—Phoenix, Ariz.  
Kibbey, Bennett, Gust, Smith & Rosenfeld  
Professional Building

DIX, FLOYD E.—Terre Haute, Ind.  
Dix & Dix  
Sycamore Building

DIXON, JAMES A.—Miami, Fla.  
McKay, Dixon & DeJarnette  
First National Bank Building

DOAN, T. W.—Duluth, Minn.  
Abbott, MacPherran, Dancer, Gilbert & Doan  
Alworth Building

DOBBINS, R. F.—Champaign, Ill.  
Dobbins, Dobbins, Barr & Thomas  
First National Bank Building

DODD, LESTER P.—Detroit, Mich.  
Lightner, Crawford, Sweeney, Dodd & Toohy  
Dime Bank Building

DORAN, M. EDWARD—South Bend, Ind.  
Doran, Manion & Dempsey  
Union Trust Building

DORTCH, WM. B.—Gadsden, Ala.  
Dortch, Allen & Dortch

DOUGHERTY, GLENN R.—Milwaukee, Wis.  
Plankinton Building

DOUGHERTY, JOHN E.—York, Neb.  
Kirkpatrick, Good & Dougherty  
First National Bank Building

DOUGLAS, RICHARD L.—St. Joseph, Mo.  
Brown, Douglas & Brown  
Tootle-Lacy Bank Building

DOWNES, JOHN W.—Boston, Mass.  
Insurance Federation of Massachusetts  
11 Beacon Street

DOWNES, WALTER W.—Hartford, Conn.  
Hartford Accident & Indemnity Co.

DOYLE, LOUIS C.—Boston, Mass.  
Badger, Pratt, Doyle & Badger  
53 State Street

DRAKE, HERVEY J.—New York City  
Counsel, Association of Casualty and Surety  
Executives  
1 Park Avenue

DRIEMEYER, HENRY—East St. Louis, Ill.  
Pope & Driemeyer  
24 North Main Street

DUDLEY, J. B.—Oklahoma City, Okla.  
Dudley, Hyde, Duvall & Dudley  
Ramsey Tower

DUKE, W. E.—Charlottesville, Va.  
Duke & Duke  
Court Square Building

DULANEY, A. D.—Little Rock, Ark.  
Southern Building

DUMOULIN, L. ST. M.—Vancouver, B. C., Canada  
Russell, Russell, DuMoulin & DuMoulin  
850 Hastings Street, West

DUNHAM, JOHN M.—Grand Rapids, Mich.  
Grand Rapids National Bank Building

DUNN, RALPH P.—Washington, D. C.  
Carey, Dunn & King  
729 15th Street, N. W.

DUNN, RICHARD JOSEPH—Boston, Mass.  
Dunn, Scannell & Roberts  
260 Tremont Street

DUQUE, HENRY—Los Angeles, Cal.  
Loeb, Walker & Loeb  
Pacific Mutual Building

DURHAM, F. H.—Minneapolis, Minn.  
Durham & Swanson  
Northwestern Bank Building

DUSSAULT, J. C. H., K. C.—Montreal, Que., Can.  
Dussault, Cadotte & Lafontaine  
5 St. James Street, East

DUVALL, DUKE—Oklahoma City, Okla.  
Dudley, Hyde, Duvall & Dudley  
Ramsey Tower

DYE, DEWEY A.—Bradenton, Fla.  
Manatee River Bank & Trust Co. Building

DYER, DAVID W.—Miami, Fla.  
Batchelor & Dyer  
Ingraham Building

## E

EAGER, HENRY I.—Kansas City, Mo.  
Michaels, Blackmar, Newkirk, Eager & Swanson  
Commerce Building

EAGER, PAT H., JR.—Jackson, Miss.  
Watkins & Eager  
Standard Life Building

EARNEST, ROBERT L.—West Palm Beach, Fla.  
Earnest & Lewis  
Guaranty Building

EATON, WILLIAM R.—Denver, Colo.  
First National Bank Building

EBLEN, BIGHAM D.—Detroit, Mich.  
Clark, Kline, Ferris & Cook  
Union Guardian Building

EGGERMAN, D. G.—Seattle, Wash.  
Eggerman & Rosling  
Exchange Building

EIGEL, GEORGE—St. Louis, Mo.  
208 North Broadway

EKERN, HERMAN L.—Chicago, Ill.  
1 LaSalle Street

ELLIOTT, BYRON K.—Boston, Mass.  
General Solicitor, John Hancock Mutual Life  
Insurance Company

ELY, WAYNE—St. Louis, Mo.  
Leahy, Walther, Hecker & Ely  
Bank of Commerce Building

EMBRY, JOHN—Oklahoma City, Okla.  
Embry, Johnson, Crowe & Tolbert  
First National Bank Building

EMERY, NORMAN A.—Youngstown, Ohio  
Harrington, Huxley & Smith  
Mahoning Bank Building

EMISON, EWING—Vincennes, Ind.  
Olipphant Building

ESTABROOK, HUBERT A.—Dayton, Ohio  
Estabrook, Finn & McKee  
Mutual Home Building

EVANS, THOS. A.—Memphis, Tenn.  
Sivley, Evans & Evans  
Bank of Commerce Building

EVANS, W. I.—Miami, Fla.  
Evans, Mershon & Sawyer  
First National Bank Building

EVANS, WALTER G.—New York City  
Evans & Rees  
220 Broadway

EYSTER, CHAS. H.—Decatur, Ala.  
Eyster & Eyster  
Eyster Building

## F

FAIR, J. D.—Wichita, Kas.  
Schweiter Building

FAIRHURST, CHARLES—Greenfield, Mass.  
Garden Theatre Building

FARR, DONALD L.—Eau Claire, Wis.  
Drummond Building

FAULCONER, ALBERT—Arkansas City, Kas.  
Faulconer, Dale & Swarts  
Home National Bank Building

FAULKNER, PHILIP H.—Keene, N. H.  
5 St. James Street

FENNEMORE, H. M.—Phoenix, Ariz.  
Fennemore, Craig, Allen & Bledsoe  
Phoenix National Bank Building

FENNER, CHARLES PAYNE—New Orleans, La.  
Montgomery & Montgomery  
Canal Bank Building

FENTON, WALTER S.—Rutland, Vt.  
Fenton, Wing, Morse & Jeffords  
Mead Building

FERGUSON, WARREN A.—Dayton, Ohio  
McMahon, Corwin, Landis & Markham  
11 West Monument Avenue

FIELD, ELIAS—Boston, Mass.  
Brown, Field & McCarthy  
15 State Street

FIELD, RICHARD H.—Boston, Mass.  
Brown, Field & McCarthy  
15 State Street

FINLAY, J. F.—Chattanooga, Tenn.  
Finlay & Campbell  
James Building

FINN, WILLIAM A.—Toledo, Ohio  
Edison Building

FISHER, CLETUS A.—New Philadelphia, Ohio  
Wilkin, Fisher & Limbach  
The Ohio Savings & Trust Building

# International Association of Insurance Counsel

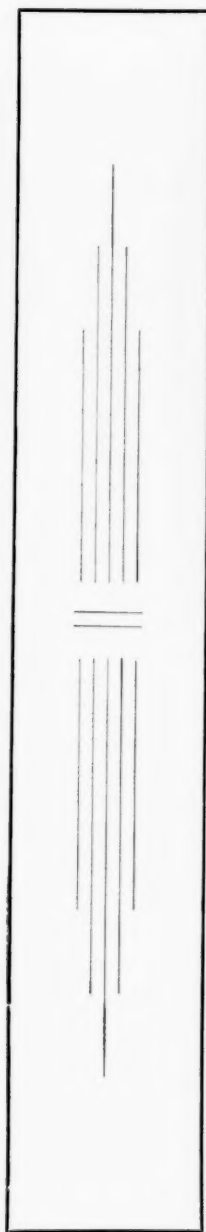
## ELEVENTH ANNUAL CONVENTION

MACKINAC ISLAND, MICHIGAN  
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Fisher & Fisher  
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- FISHER, WILLIAM, JR.—Pensacola, Fla.  
Fisher & Fisher  
American National Bank Building
- FITZGERALD, EDMUND—Ogdensburg, N. Y.  
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Foley & Francis  
1172 Raymond Boulevard
- FOLGER, PAUL—Rochester, N. Y.  
Harris, Beach, Folger, Bacon & Keating  
5 South Fitzhugh Street
- FOLTS, AUBREY F.—Chattanooga, Tenn.  
Thomas, Folts & Brown  
James Building
- FORD, BYRON EDWARD—Columbus, Ohio  
Vorys, Sater, Seymour & Pease  
52 East Gay Street
- FOSTER, GEORGE N.—Bridgeport, Conn.  
955 Main Street
- FOSTER, JOHN E.—Columbus, Ohio  
Farm Bureau Mutual Insurance Company  
246 North High Street
- FOWLER, REX H.—Des Moines, Iowa  
Bradshaw, Fowler, Proctor & Fairgrave  
Crocker Building
- FOX, EDWARD J., JR.—Easton, Pa.  
Fox & Fox  
Easton Trust Building
- FOX, WILMER T.—Jeffersonville, Ind.  
Fox & Fox  
Citizens Trust Building
- FOYNES, THOMAS NIXON—Lynn, Mass.  
7 Willow Street
- FRAIZER, C. C.—Aurora, Neb.  
Craft, Edgerton & Fraizer
- FRANCIS, JOHN J.—Newark, N. J.  
Foley & Francis  
1172 Raymond Boulevard
- FRANCIS, MARSHALL H.—Steubenville, Ohio  
Smith, Francis & Irvine  
Sinclair Building
- FRANKLIN, BLAKE—Los Angeles, Cal.  
Vice President and Asst. General Counsel  
Pacific Mutual Life Insurance Company
- FRANKLIN, J. A.—Fort Myers, Fla.  
Henderson & Franklin  
Collier Building
- FRASER, WILLIAM C.—Omaha, Neb.  
Crofoot, Fraser, Connolly & Stryker  
Omaha National Bank Building
- FRAZER, JAMES N.—Atlanta, Ga.  
Little, Powell, Reid & Goldstein  
22 Marietta Street Building
- FREEMAN, F. W., JR.—Paterson, N. J.  
Freeman & Freeman  
26 Hamilton Street
- FREEMAN, JOHN H.—Houston, Tex.  
Fulbright, Crocker & Freeman  
State National Bank Building
- FREEMAN, MAHLON A.—New York City  
Hamilton & Freeman  
100 Broadway
- FREEMAN, WM. H.—Minneapolis, Minn.  
Freeman & King  
Northwestern Bank Building
- FRIERSON, CHAS. D.—Jonesboro, Ark.  
Frierson & Frierson  
Frierson Building
- FROST, NORMAN—Washington, D. C.  
Frost, Myers & Towers  
Hibbs Building
- FRY, W. WALLACE—Mexico, Mo.  
123 East Jackson Street
- FULLER, FRED E.—Toledo, Ohio  
Welles, Kelsey, Cobourn & Harrington  
Ohio Building
- FUNKHOUSER, S. KING—Roanoke, Va.  
Funkhouser & Whittle  
6 Kirk Avenue, West
- FURLONG, WM. H.—Windsor, Ont., Canada  
Furlong, Furlong, Awrey & St. Aubin  
425 Ouellette Avenue

## G

- GADBOIS, EMILIEN, K. C.—Montreal, Que., Canada  
Beaubien, Gadbois & Dufresne  
84 Notre Dame Street, West
- GALBRAITH, JAMES W.—Mansfield, Ohio  
Farmers Bank Building
- GALLAGHER, DONALD—Albany, N. Y.  
Brown & Gallagher  
11 North Pearl Street
- GALLAGHER, LASHER BARRINGTON—Los Angeles, Cal.  
458 South Spring Street
- GAMBRELL, E. SMYTHE—Atlanta, Ga.  
Haas, Gambrell & Gardner  
Haas-Howell Building
- GARVEY, JOSEPH M.—St. Joseph, Mo.  
Stringfellow & Garvey  
11 Donnell Court
- GATES, CASSIUS E.—Seattle, Wash.  
Bogle, Bogle & Gates  
Central Building
- GAVIN, T. AUSTIN—Tulsa, Okla.  
Hagan & Gavin  
National Bank of Tulsa Building
- GENRICH, FRED W.—Wausau, Wis.  
Genrich & Genrich  
Security Building
- GEORGE, HERMAN N.—Youngstown, Ohio  
Mahoning Bank Building
- GERNERD, FRED B.—Allentown, Pa.  
502 Hamilton Street
- GIBSON, FINLEY F., JR.—Louisville, Ky.  
Martin Brown Building
- GILBERT, CARL H.—Sante Fe, N. M.  
Gilbert & Hamilton  
A. B. Renehan Building
- GILBRIDE, JAMES H.—Lowell, Mass.  
Kerwin & Gilbride  
Appleton Bank Building
- GILLESPIE, LOUIS F.—Springfield, Ill.  
Gillespie, Burke & Gillespie  
Reisch Building

- GILLETTE, ALBERT C.—Duluth, Minn.  
Alworth Building
- GILMORE, SOLON T.—Kansas City, Mo.  
Fidelity Bank Building
- GINSBERG, GEORGE J.—Alexandria, La.  
Commercial Bank Building
- GLEASON, GAY—Boston, Mass.  
33 Broad Street
- GLEYSTEEN, J. C.—Sioux City, Iowa  
Gleysteen, Purdy & Harper  
Trimble Building
- GLOVER, CLARENCE W.—Chicago, Ill.  
American Mutual Alliance
- GLOVER, ROY H.—Great Falls, Mont.  
Cooper, Stephenson & Glover  
First National Bank Building
- GOLDSMITH, KARL—Pierre, S. D.  
Martens & Goldsmith  
Pierre National Bank Building
- GOLDSMITH, M. H.—Austin, Tex.  
Smith, Brownlee, Goldsmith & Bagby  
Littlefield Building
- GOLDSTEIN, MAX F.—Atlanta, Ga.  
Little, Powell, Reid & Goldstein  
22 Marietta Street Building
- GOODPASTURE, HENRY—Nashville, Tenn.  
Goodpasture & Carpenter  
Stahlman Building
- GOODRICH, LUCIEN PRICHARD—Griffin, Ga.  
Beck, Goodrich & Beck  
Masonic Building
- GORDON, GURDON W.—Springfield, Mass.  
31 Elm Street
- GORDON, GEORGE L.—Kansas City, Mo.  
Hatzfeld, Beach, Steeper & Gordon  
Fidelity Building
- GORMLEY, MARTIN E.—New Haven, Conn.  
157 Church Street
- GORTON, VICTOR C.—Chicago, Ill.  
General Counsel, Allstate Insurance Co.  
20 North Wacker Drive
- GOSHORN, H. ROOK—Philadelphia, Pa.  
12 South 12th Street
- GOTT, HENRY V.—Wichita, Kas.  
Vermilion, Evans, Carey & Lilleston  
First National Bank Building
- GOVER, CHARLES H.—Charlotte, N. C.  
Law Building
- GOWLING, E. GORDON—Ottawa, Ont., Canada  
Henderson, Herridge, Gowling & McTavish  
56 Sparks Street
- GRANT, CHARLES H., K. C.—Edmonton, Alberta, Can.  
Grant & Stewart  
McLeod Building
- GRAVES, R. B.—Wisconsin Rapids, Wis.  
Goggins, Brazeau & Graves  
Mead-Witter Building
- GRAY, GRANVILLE C.—Presque Isle, Maine  
Boone Block
- GRAY, HARRY T.—Jacksonville, Fla.  
Marks, Marks, Holt, Gray & Yates  
Graham Building
- GREEN, ALFRED A.—Daytona Beach, Fla.  
Green & West  
220 South Beach Street
- GREEN, ERNEST A.—St. Louis, Mo.  
Green, Henry & Green  
Boatmen's Bank Building
- GRIMM, J. M.—Cedar Rapids, Iowa  
Grimm, Elliott, Shuttleworth & Ingersoll  
Merchants National Bank Building
- GROCE, JOSH H.—San Antonio, Texas  
Eskridge & Groce  
Smith-Young Tower
- GROESBEECK, HENRY SMYTHE—San Antonio, Tex.  
Houston Building
- GUESMER, ARNOLD L.—Minneapolis, Minn.  
Guesmer, Carson & MacGregor  
Roanoke Building
- GUIHER, JAMES M.—Clarksburg (also Charleston)  
W. Va.  
Steptoe & Johnson  
Union Bank Building
- GUTLIFOL, PAUL H.—Newark, N. J.  
15 Washington Street
- GUENTHER, ROBERT—Akron, Ohio  
Slabaugh, Sieberling, Huber & Guinther  
Second National Building
- GUNBY, GEORGE—Monroe, La.  
Sholars & Gunby  
Bernhardt Building
- GURNEY, J. THOMAS—Orlando, Fla.  
Giles & Gurney  
First National Bank Building
- GUTHRIE, THOMAS J.—Des Moines, Iowa  
Parrish, Guthrie, Colflesh & O'Brien  
Register and Tribune Building
- GUY, LOUIS LEE—Norfolk, Va.  
White, Guy & Davis  
Citizens Bank Building
- GUY, ROBERT D.—Winnipeg, Man., Canada  
Guy, Chappell, Duvall & McCrea  
Electric Railway Building

## H

- HAAS, LEONARD—Atlanta, Ga.  
Haas, Gambrell & Gardner  
Haas-Howell Building
- HABERMAN, PHILLIP W., JR.—New York City  
Trosk & Haberman  
40 Wall Street
- HACKETT, F. W.—Montreal, Que., Canada  
Hackett, Mulvena, Foster, Hackett & Hannen  
507 Place d'Armes
- HACKLER, J. FRANK—Wilmington, N. C.  
Hackler & Allen  
Murchison Building
- HAGA, OLIVER O.—Boise, Idaho  
Richards & Haga  
Idaho Building
- HAIRE, J. RUSSELL—Newport, R. I.  
Sheffield & Harvey  
223 Thames Street
- HALL, ALBERT B.—Dallas, Tex.  
Mercantile Building
- HALL, ALBERT L.—Waukegan, Ill.  
Hall & Hulse  
5 North Genesee Street
- HALL, J. C.—San Antonio, Tex.  
Terrell, Davis, Hall & Clemens  
South Texas Bank Building
- HALL, ROBERT E.—Hartford, Conn.  
The Aetna Casualty & Surety Co.  
151 Farmington Avenue
- HALLAM, LOUIS C.—Cleveland, Miss.  
Shands, Elmore, Hallam & Causey  
Shelby Building

HAMMIETT, Whitn  
HAMRICK, Quinn  
HANSON, Duffy  
Comm  
HARGRAVE, 15 W  
123 W  
HARKER, R  
Harke  
HARKINS, Harke  
HARKINS, Jackso  
HARLIN, M  
Tenth  
HARRIS, W  
O'Ma  
Scrant  
HARRISON, Ruzbe  
South  
HARRISON, Harris  
First  
HARRISON, Merca  
HARRISMAN  
HARTMAN, New  
227 St  
HARTSHORE, Heze  
Jackso  
HAYGHUR, Thom  
Guar  
HAWKINS, Casse  
The I  
HAWKINS, Hawk  
153 N  
HAWKHUR, Adam  
1 No  
HAYES, G  
Bendi  
735 N  
HAYES, W  
Haye  
Bank  
HAYMOND, Haym  
Haym  
HAYNSWO, Hayn  
Chan  
HEARD, M  
600 A  
HEBERT, I  
Turk  
HECKER, Leab  
Natio  
HEDRICK, Geer

- HAMMETT, H. L.—New Orleans, La.  
Whitney Building
- HAMRICK, FRED D.—Rutherfordton, N. C.  
Quinn, Hamrick & Hamrick
- HANSON, RUSSELL E.—Fond du Lac, Wis.  
Duffy, Duffy & Hanson  
Commercial National Bank Building
- HARGRAVE, HERBERT W. J.—Newark, N. J.  
15 Washington Street  
123 William Street, New York City
- HARKER, RUSSELL P.—Frankfort, Ind.  
Harker & Irwin
- HARKINS, THOS. J.—Asheville, N. C.  
Harkins, Van Winkle & Walton  
Jackson Building
- HARLIN, MAX B.—Bowling Green, Ky.  
Tenth Street
- HARRIS, WALTER W.—Scranton, Pa.  
O'Malley, Hill, Harris & Harris  
Scranton Electric Building
- HARRISON, HARVEY T.—Little Rock Ark.  
Buzbee, Harrison, Buzbee & Wright  
Southern Building
- HARRISON, JULIAN P.—El Paso, Texas  
Harrison, Scott & Rasberry  
First National Bank Building
- HARRISON, WALTER V.—Baltimore, Md.  
Mercantile Trust Building
- HARTMAN, J. LLOYD—Hagerstown, Md.
- HARTMAN, CHARLES C.—Baltimore, Md.  
New Amsterdam Casualty Co.  
227 St. Paul Street
- HARTSHORN, EDWIN S.—Asheville, N. C.  
Heazel, Shuford & Hartshorn  
Jackson Building
- HAWGHURST, JAMES W.—Cleveland, Ohio  
Thompson, Hine & Flory  
Guardian Building
- HAWKINS, KENNETH B.—Chicago, Ill.  
Cassels, Potter & Bentley  
The Rookery
- HAWKINS, ROBERT Z.—Reno, Nev.  
Hawkins, Mayotte & Hawkins  
153 North Virginia Street
- HAWKHURST, RALPH R.—Chicago, Ill.  
Adams, Hawkhurst, Hawley & White  
1 North LaSalle Street
- HAYES, GERALD P.—Milwaukee, Wis.  
Bendinger, Hayes, Kluwin & Schlosser  
735 North Water Street
- HAYES, WILLIAM A.—Milwaukee, Wis.  
Hayes & Hayes  
Bankers Building
- HAYMOND, FRANK C.—Fairmont, W. Va.  
Haymond & Haymond  
Haymond Building
- HAYNSWORTH, H. J.—Greenville, S. C.  
Haynsworth & Haynsworth  
Chamber of Commerce Building
- HEARD, MANNING W.—Hartford, Conn.  
690 Asylum Avenue
- HEBERT, FELIX—Providence, R. I.  
Turks Head Building
- HECKER, HAROLD F.—St. Louis, Mo.  
Leahy, Walther, Hecker & Ely  
National Bank of Commerce Building
- HECKRICK, HENRY GRADY—Durham, N. C.  
Geer Building
- HEIDELBERG, R. W.—Hattiesburg, Miss.  
Heidelberg & Roberts  
Citizens Bank Building
- HEINEKE, PAUL H.—Chicago, Ill.  
Schuyler & Hennessy  
Continental Illinois Bank Building
- HEMRY, LESLIE P.—Boston, Mass.  
American Mutual Lia. Ins. Co.  
142 Berkeley Street
- HENDERSON, JOSEPH W.—Philadelphia, Pa.  
Rawle & Henderson  
Packard Building
- HENLEY, WILLIAM S.—Hazelhurst, Miss.
- HENNESSY, EDWARD J.—Chicago, Ill.  
Schuyler & Hennessy  
Continental Illinois Bank Building
- HENNINGER, ZENO F.—Butler, Penn.  
Henninger and Ehrman  
6 W. Diamond Street
- HENRY, E. A.—Little Rock, Ark.  
Barber & Henry  
Donaghey Building
- HENRY, JOHN A.—Utica, N. Y.  
Utica Mutual Insurance Co.  
First National Bank Building
- HENRY, J. PORTER—St. Louis, Mo.  
Green, Henry & Green  
Boatmen's Bank Building
- HENRY, PHINEAS M.—Des Moines, Iowa  
Henry & Henry  
Equitable Building
- HEYL, CLARENCE W.—Peoria, Ill.  
Central National Bank Building
- HIGBEE, JESSE E.—La Crosse, Wis.  
Higbee & Higbee  
Linker Building
- HIGHTOWER, H. G.—Cincinnati, Ohio  
Hightower & O'Brien  
Fourth National Bank Building
- HILDEBRAND, RAYMOND—Glendive, Mont.  
Hildebrand & Warren
- HILL, HAROLD W.—Alexandria, La.  
Commercial Bank Building
- HILLIS, ROBERT C.—Logansport, Ind.  
Hillis & Hillis  
Barnes Building
- HINSHAW, JOSEPH—Chicago, Ill.  
Hinshaw & Culbertson  
1 LaSalle Street
- HIRSCH, HAROLD—Atlanta, Ga.  
Hurt Building
- HITCH, ROBERT M.—Savannah, Ga.  
Hitch, Denmark & Lovett  
17 Drayton Street
- HITESHEW, H. O.—Parkersburg, W. Va.  
Russell, Hiteshew, Adams & Randolph  
Box 510
- HOBSON, J. P., JR.—Pikeville, Ky.  
Harman, Francis & Hobson  
First National Bank Building
- HOBSON, ROBERT P.—Louisville, Ky.  
Woodward, Dawson & Hobson  
Kentucky Home Life Building
- HOCKER, F. R.—Ocala, Fla.
- HOCKER, LON, JR.—St. Louis, Mo.  
Jones, Hocker, Gladney & Grand  
705 Olive Street
- HOCKER, LON O.—St. Louis, Mo.  
Jones, Hocker, Gladney & Grand  
705 Olive Street

HODGES, EARL S.—Springfield, Ill.  
Hodges & Tragethon  
Ridgley Bank Building

HODGMAN, GEORGE A.—St. Louis, Mo.  
Pierce Building

HOFFMAN, JOHN W., JR.—Kansas City, Mo.  
Cooper, Neel, Kemp & Sutherland  
Keith and Perry Building

HOGSETT, WILLIAM S.—Kansas City, Mo.  
Hogsett, Smith, Murry & Trippe  
Grand Avenue Temple

HOLLAND, FRED N.—Denver, Col.  
Berman & Holland  
University Building

HOLLANDER, SAMUEL M.—Newark, N. J.  
Military Park Building

HOLLINGSWORTH, JAMES A.—Keokuk, Iowa  
Hollingsworth & Hollingsworth  
11 North Fifth Street

HOLMAN, B. E.—Fayetteville, Tenn.  
Northeast Corner Public Square

HOLMES, GEORGE MAYNARD—Aberdeen, Miss.  
McFarland & Holmes  
133 Commerce Street

HOLT, FRANCIS M.—Jacksonville, Fla.  
Marks, Marks, Holt, Gray & Yates  
Graham Building

HOOPES, C. A.—Marysville, Ohio  
Hoopes & Sanders  
127½ West Fifth Street

HOPPE, H. H.—Warren, Ohio  
Hoppe, Lea, Day & Ford  
Second National Bank Building

HOWELL, CHARLES COOK—Jacksonville, Fla.  
Doggett, McCollum, Howell & Doggett  
Graham Building

HOWELL, CHARLES M.—Kansas City, Mo.  
Howell & Jacobs  
Commerce Building

HOWELL, EDWARD—Oklahoma City, Okla.  
Abernathy & Howell  
First National Bank Building

HOWELL, WILLIAM—Cleveland, Ohio  
Howell, Roberts & Duncan  
Guardian Building

HOWELL, WILLIAM D.—Cleveland, Ohio  
Howell, Roberts & Duncan  
Guardian Building

HOYT, SAMUEL E.—New Haven, Conn.  
Hoyt, Swedler & Hoyt  
205 Church Street

HUBBARD, MOSES G., JR.—Utica, N. Y.  
Fuller, Brown, Hubbard & Felt  
First National Bank Building

HUBBELL, JAMES F.—Utica, N. Y.  
Miller, Hubbell & Evans  
Mayro Building

HUDSON, DOUGLAS—Fort Scott, Kas.  
Marble Building

HUGHSTON, RICHARD L.—Dallas, Tex.  
Mercantile Building

HUGUS, WRIGHT—Wheeling, W. Va.  
Schmidt, Hugus & Laas  
Central Union Trust Building

HULL, JAMES M., JR.—Augusta, Ga.  
Hull, Barrett & Willingham  
Southern Finance Building

HUNT, CHARLES L.—Concordia, Kas.  
Hunt & Baldwin  
202½ West Sixth

HUNT, ROLLO F.—Duluth, Minn.  
Hunt & Palmer  
Lonsdale Building

HUNTER, JAY T.—Peoria, Ill.  
Hunter, Kavanagh & McLaughlin  
Commercial Bank Building

HURD, J. D.—Salt Lake City, Utah  
Hurd & Hurd  
Continental Building

HUTCHINS, FRED S.—Winston-Salem, N. C.  
Hutchins & Parker  
Wachovia Bank Building

HUTSON, CHAS. T.—Seattle, Wash.  
Reynolds, Ballinger, Hutson & Boldt  
Exchange Building

HUTTON, WILLIAM E.—Denver, Col.  
Capitol Life Building

HUXLEY, JARED P.—Youngstown, Ohio  
Harrington, Huxley & Smith  
Mahoning Bank Building

HYDE, HERBERT K.—Oklahoma City, Okla.  
Dudley, Hyde, Duvall & Dudley  
Ramsey Tower

HYMAN, WILLIAM A.—New York City  
100 William Street

## I

INGAMELLS, DWIGHT D.—St. Louis, Mo.  
Security Building

INGLE, JOHN J.—Winston-Salem, N. C.  
Ingle & Rucker  
Wachovia Bank Building

IRELAND, F. A. W.—New York City  
Ireland & Cohen  
150 William Street

## J

JACKSON, H. CLAIR—Kalamazoo, Mich.  
Jackson, Fitzgerald & Dalm  
Ranselman Building

JACKSON, THOMAS B.—Charleston, W. Va.  
Brown, Jackson & Knight  
Kanawha Valley Building

JACKSON, WALTER S.—Lima, Ohio  
Cook Tower

JACKSON, WILLIAM H.—Tampa, Fla.  
McKay, Macfarlane, Jackson & Ramsey  
P. O. Box 1531

JACOBSON, HOWARD H.—Toledo, Ohio  
Openlander & Jacobson  
Bell Building

JAINSEN, WILSON C.—Hartford, Conn.  
Hartford Acc. & Ind. Co.  
690 Asylum Street

JAMES, CHARLES V.—Norwich, Conn.  
Brown & James  
Thayer Building

JAMES, GROVER C.—Joplin, Mo.  
Joplin National Bank Building

JAMES, J. B.—Greenville, N. C.  
109 West Third Street

JAMES, MURRAY G.—Wilmington, N. C.  
Carr, James & LeGrand  
Murchison Building

JAMISON, ROBERT H.—Cleveland, Ohio  
Bulkley Building

JANUARY, SAMUEL M.—Denver, Colo.  
January & Yegge  
Symes Building

July, 1933

JENIFER, F.  
Jenifer  
Jenifer

JENNINGS, B.  
Berger

JOHNSON, E.  
Embr  
First

JOHNSON, F.  
Fowle  
North

JOHNSON, J.  
Johns  
Johns

JOHNSON, J.  
Porte  
Ameri

JOHNSON, S.  
Shuga  
Comm

JOHNSON, S.  
Miley  
First

JOHNSON, S.  
Johns  
200½

JOHNSON, S.  
Johns  
Johns

JOHNSTON, J.  
Hicks  
Chan

JONES, A.  
Bake  
Espe

JONES, C.  
Jones  
Geor

JONES, J.  
Law  
Can

JONES, J.  
Law  
Lam

JONES, L.  
Lam

JOULET, J.  
Joue  
McE

KADYK, J.  
Lord  
135

KAHLE, J.  
Law  
KAMMER

KAMMER, J.  
Rose  
Hibe

KAMPMA, J.  
Kam  
Cent

KARR, D.  
Karr  
Excl

KEEFE, A.  
Gea  
Mer

KEPAUVI, J.  
Size  
Pro



JENIFER, H. COURTENAY—Towson, Maryland  
 Jenifer & Jenifer  
 Jenifer Building

JENNINGS, DALE C.—Pittsburgh, Penn.  
 Berger Building

JOHNSON, CHARLES EDWARD—Oklahoma City, Okla.  
 Embry, Johnson, Crowe & Tolbert  
 First National Bank Building

JOHNSON, CLAY W.—Minneapolis, Minn.  
 Fowler, Youngquist, Furber, Taney & Johnson  
 Northwestern Bank Building

JOHNSON, E. M.—Lumberton, N. C.  
 Johnson & Floyd

JOHNSON, F. CARTER, JR.—New Orleans, La.  
 Porteous, Johnson & Humphrey  
 American Bank Building

JOHNSON, LOWELL R.—Kansas City, Mo.  
 Shugart & Johnson  
 Commerce Building

JOHNSON, RUSSELL V.—Oklahoma City, Okla.  
 Miley, Hoffman, Williams, France & Johnson  
 First National Building

JOHNSON, T. G.—Ardmore, Okla.  
 Johnson, McGill & Johnson  
 200½ West Main Street

JOHNSON, THOMAS L.—Asheville, N. C.  
 Johnson, Rollins & Uzzell  
 Jackson Building

JOHNSTON, JOHN E.—Greenville, S. C.  
 Hicks & Johnston  
 Chamber of Commerce Building

JONES, ALBERT P.—Houston, Texas  
 Baker, Botts, Andrews & Wharton  
 Esperson Building

JONES, C. BAXTER—Macon, Ga.  
 Jones, Russell & Sparks  
 Georgia Casualty Building

JONES, JOSEPH MERRICK—New Orleans, La.  
 Canal Bank Building

JONES, J. LAURENCE—Charlotte, N. C.  
 Law Building

JONES, L. BARRETT—Jackson, Miss.  
 Lamar Building

JOUETT, BEVERLY R.—Winchester, Ky.  
 Jouett & Metcalf  
 McKelowney Building

## K

KADYK, DAVID J.—Chicago, Ill.  
 Lord, Lloyd & Bissell  
 135 South LaSalle Street

KAHLE, JAMES S.—Bluefield, W. V.  
 Law & Commerce Building

KAMMER, ALFRED CHARLES—New Orleans, La.  
 Rosen, Kammer, Wolff & Farrar  
 Hibernia Bank Building

KAMPMANN, IKE S.—San Antonio, Tex.  
 Kampmann & Burney  
 Central Trust Building

KARR, DAY—Seattle, Wash.  
 Karr & Gregory  
 Exchange Building

KEEFE, ARTHUR T.—New London, Conn.  
 Geary, Davis & Keefe  
 Mercer Building

KEFAUVER, ESTES—Chattanooga, Tenn.  
 Sizer, Chambliss & Kefauver  
 Provident Building

KELLER, A. B.—Pittsburg, Kas.  
 Keller, Malcolm & Burnett  
 National Bank Building

KELLER, PAUL E.—Chicago, Ill.  
 Benefit Association of Railway Employees  
 901 Montrose Avenue

KELLEY, DEAN W.—Lansing, Mich.  
 Kelley, Sessions, Warner & Eger  
 Mutual Building

KELLEY, JAMES E.—St. Paul, Minn.  
 Bundlie, Kelley & Finley  
 Hamm Building

KELLY, AMBROSE B.—Chicago, Ill.  
 American Mutual Alliance  
 919 North Michigan Avenue

KELLY, F. M.—Kingsport, Tenn.  
 Kelly, Penn & Hunter

KELLY, FRED H.—Mattoon, Ill.  
 Craig & Craig  
 1803 Broadway Avenue

KELLY, WILLIAM A.—Akron, Ohio  
 Waters, Address, Wise, Roetzel & Maxon  
 First Central Tower

KEMPER, W. L.—Houston, Tex.  
 Kemper, Hicks & Cramer  
 Shell Building

KENLINE, H. C.—Dubuque, Iowa  
 Kenline, Roedell & Hoffmann  
 Bank & Insurance Building

KENNEDY, M. B.—Chicago, Ill.  
 Kennedy & Fisher  
 10 South LaSalle Street

KEPPEL, WALTER K.—Tiffin, Ohio  
 70 E. Market Street

KERNAN, WARNICK J.—Utica, N. Y.  
 Kernan & Kernan  
 Devereux Block

KERR, IRVIN E.—Detroit, Mich.  
 Kerr, Lacey & Scroggie  
 Dime Bank Building

KERWIN, JAMES J.—Lowell, Mass.  
 Kerwin & Gilbride  
 Appleton Bank Building

KETTERER, JOHN G.—Canton, Ohio  
 Lynch, Day, Pontius & Lynch  
 First National Bank Building

KIEFFNER, GEORGE E.—Baltimore, Md.  
 Pearre, Kieffner & Jacobs  
 Calvert Building

KILMER, A. E.—Madison, Wis.  
 Stephens, Sletteland & Cannon  
 First Central Building

KING, BERT—Wichita Falls, Tex.  
 Bonner, King & Dawson  
 City National Bank Building

KING, EARL—Memphis, Tenn.  
 King & King  
 1st National Bank Building

KINGSLEY, CLIFFORD A.—Providence, R. I.  
 Turks Head Building

KINSINGER, J. W.—Lincoln, Neb.  
 1339 O Street

KIPLINGER, JOHN H.—Rushville, Ind.  
 American National Bank Building

KIRK, A. D.—Owensboro, Ky.  
 Cary, Miller & Kirk

KISSAM, LEO T.—New York City  
 50 Broadway

KISTNER, JOHN R.—Cleveland, Ohio  
 Leader Building

KITTRELL, R. G.—Henderson, N. C.  
Perry & Kittrell  
Law Building

KIZER, B. H.—Spokane, Wash.  
Graves, Kizer & Graves  
Old National Bank Building

KLAW, ABEL—Wilmington, Del.  
DuPont Building  
1616 Walnut Street, Philadelphia, Pa.

KLAY, T. E.—Orange City, Iowa  
Klay & Klay

KLEIN, GEO. H.—Detroit, Mich.  
Clark, Klein, Ferris & Cook  
Union Guardian Building

KLEIN, RICHARD HENRY—Sunbury, Pa.  
440 Market Street

KLINE, M. A.—Cheyenne, Wyo.  
Majestic Building

KLUWIN, JOHN A.—Milwaukee, Wis.  
Bendinger, Hayes, Kluwin & Schlosser  
735 N. Water Street

KNEPPER, RUSSELL M.—Columbus, Ohio  
Knepper, White & Dempsey  
5 East Long Street

KNEPPER, WILLIAM E.—Columbus, Ohio  
Knepper, White & Dempsey  
5 East Long Street

KNIGHT, DEWEY—Miami, Fla.  
Blackwell & Knight  
Ingraham Building

KNIGHT, HARRY S.—Sunbury, Pa.  
Knight & Kivko  
Sunbury Trust Building

KNIGHT, WILLIAM D.—Rockford, Ill.  
Forest City National Bank Building

KNUDSON, BENNETT O.—Albert Lea, Minn.  
Meighen, Knudson & Sturtz  
First National Bank Building

KOCH, ROSCOE R.—Philadelphia, Pa.  
1600 Arch Street

KOENIG, FRED G., SR.—Birmingham, Ala.  
London & Yancey  
Massey Building

KOONTZ, PAUL G.—Kansas City, Mo.  
Harris & Koontz  
Commerce Building

KOTTGEN, HECTOR—New York City  
General Reinsurance Corporation  
75 Maiden Lane

KRAUS, A. WALTER—Baltimore, Md.  
American Building

KRISTELLER, LIONEL P.—Newark, N. J.  
Newman, Kristeller & Zucker  
810 Broad Street

KUHNS, BARTON H.—Omaha, Neb.  
First National Bank Building

KYLE, WILLIAM J.—Waynesburg, Penn.  
Kyle & Reinhart  
Peoples Bank Building

### L

LABRUM, J. HARRY—Philadelphia, Pa.  
Conlen, LaBrum & Beechwood  
Packard Building

LACEY, RALPH B.—Detroit, Mich.  
Kerr, Lacey & Scroggie  
Dime Bank Building

LAFOLLETTE, CHARLES M.—Evansville, Ind.  
LaFollette, Little & McCray  
Citizens Bank Building

LAMFROM, LEON B.—Milwaukee, Wis.  
Lamfrom, Tighe, Engelhard & Peck  
Bankers Building

LAMKIN, E. T.—Monroe, La.  
McHenry, Montgomery, Lamkin & Lamkin  
Bernhardt Building

LAMOTHE, J. CLEOPHAS, K. C.—Montreal, Que., Can.  
507 Place d'Armes

LANCASTER, FRED H.—Lewiston, Maine  
110 Lisbon Street

LANGE, R. L.—Birmingham, Ala.  
Lange, Simpson & Brantley  
First National Bank Building

LATHROP, JOHN H.—Kansas City, Mo.  
Lathrop, Crane, Reynolds, Sawyer & Meserotte  
Fidelity Bank Building

LATIMER, J. WILMER—Washington, D. C.  
Clephane, Latimer & Hall  
Investment Building

LAWRENCE, VAN COURTLAND—Boston, Mass.  
Avery, Dooley, Post & Carroll  
177 State Street

LAWS, ARTHUR H.—Denver, Col.  
Bartels, Blood & Bancroft  
University Building

LAWTHER, HARRY P.—Dallas, Tex.  
Lawther & Cramer  
Tower Petroleum Building

LAWTON JAMES F.—Boston, Mass.  
Dunn, Scannell & Roberts  
260 Tremont Street

LAYMAN, J. R.—Elizabethtown, Ky.  
Lazonby, J. LANCE—Gainesville, Fla.  
Hampton, Jordan & Lazonby  
134 W. University Avenue

LEACHMAN, NETH L.—Dallas, Tex.  
Robertson, Leachman, Payne, Gardere & Lancaster  
Republic Bank Building

LEAHY, JOHN S.—St. Louis, Mo.  
Leahy, Walther, Hecker & Ely  
Bank of Commerce Building

LEATHERS, JAS. A.—Gulfport, Miss.  
Leathers, Wallace & Greaves  
National Bank of Gulfport Building

LEE, DAVID F.—Binghamton (also Norwich), N. Y.  
Lee, Levens & McAvoy  
Security Mutual Building

LEE, PAUL W.—Denver, Col.  
Lee, Shaw & McCreery  
First National Bank Building

LEEDOM, BOYD—Rapid City, S. D.  
Philip & Leedom  
First National Bank Building

LEGRAND, JOHN Q.—Wilmington, N. C.  
Carr, James & LeGrand  
Murchison Building

LEVI, CLYDE R.—Ashland, Ky.  
Gaylord Building

LEVIN, HARRY O.—Baltimore, Md.  
Union Trust Building

LEVIN, SAMUEL—Chicago, Ill.  
105 South LaSalle Street

LEVINESS, CHARLES T., III—Baltimore, Md.  
Hargest, LeViness, Duckett & McGlannan  
Munsey Building

LEVY, ADRIAN  
Levy &  
United  
LEWIS, I. K.  
Lewis.  
First N  
LEWIS, I.  
Rand  
LEWIS, JOH  
Lewis  
Frank  
LEWIS, R.  
Eames  
Guarant  
LIGHTFOOT  
Lighti  
W. T.  
LILES, L. J.  
Knox.  
Liles  
LILLY, A.  
Maryl  
LIMBACH,  
Wilkin  
The O  
LIPSCOMB,  
Thom  
Guar  
LITOWICH,  
Burch  
Unite  
LITTLE, W  
LaFol  
Citize  
LIVINGSTON  
Russ  
LOYD, FR  
Start  
4th &  
LOYD, L.  
Lord  
135 S  
LOCKE, C  
Lock  
Rogee  
LOCKE, H  
Lock  
Depo  
LOEB, ED  
Loeb  
Pacifi  
LONDON,  
Leah  
Bank  
LONG, T  
First  
LOOSE, J  
J. C  
3 Br  
LOUCKS,  
Perr  
Way  
LOWE, R  
Dan  
Pau  
LOWRY,  
Mar  
701  
LUHN, J  
Fide

LEVY, ADRIAN F.—Galveston, Tex.  
 Levy & Levy  
 United States National Bank Building

LEWIS, I. K.—Duluth, Minn.  
 Lewis, Grannis & Underhill  
 First National Bank Building

LEWIS, I. K.—Minneapolis, Minn.  
 Rand Tower

LEWIS, JOHN H.—Minot, N. D.  
 Lewis & Bach  
 Frank Building

LEWIS, R. K.—West Palm Beach, Fla.  
 Earnest & Lewis  
 Guaranty Building

LIGHTFOOT, JEWEL P.—Fort Worth, Tex.  
 Lightfoot, Robertson, Saunders & Gano  
 W. T. Waggoner Building

LILES, L. B.—Anniston, Ala.  
 Knox, Acker, Sterne & Liles  
 Liles Building

LILLY, A. J.—Baltimore, Md.  
 Maryland Casualty Company

LIMBACH, ARTHUR L.—New Philadelphia, Ohio  
 Wilkin, Fisher & Limbach  
 The Ohio Savings & Trust Building

LIPSCOMB, THOMAS E.—Cleveland, Ohio  
 Thompson, Hine & Flory  
 Guardian Building

LITOWICH, B. I.—Salina, Kas.  
 Burch, Litowich & Royce  
 United Life Building

LITTLE, WILLIAM F.—Evansville, Ind.  
 LaFollette, Little & McCray  
 Citizens Bank Building

LIVINGSTON, DAVID—San Francisco, Cal.  
 Russ Building

LOYD, FRANK T., JR.—Camden, N. J.  
 Starr, Summerill & Lloyd  
 4th & Market Streets

LOYD, L. DUNCAN—Chicago, Ill.  
 Lord, Lloyd & Bissell  
 135 South LaSalle Street

LOCKE, C. H., K. C.—Vancouver, B. C.  
 Locke, Lane & Nicholson  
 Rogers Building

LOCKE, HERBERT E.—Augusta, Maine  
 Locke, Campbell & Reid  
 Depositors Trust Building

LOEB, EDWIN J.—Los Angeles, Cal.  
 Loeb, Walker & Loeb  
 Pacific Mutual Building

LONDON, J. L.—St. Louis, Mo.  
 Leahy, Walther, Hecker & Ely  
 Bank of Commerce Building

LONG, THOMAS JEFFERSON—Atlanta, Ga.  
 First National Bank Building

LOOSE, J. C.—Mauch Chunk, Pa.  
 J. C. & A. S. Loose  
 3 Broadway

LOUCKS, PERRY F.—Watertown, S. D.  
 Perry F. Loucks & Alan L. Austin  
 Way-Penny Building

LOWE, R. E.—Spokane, Wash.  
 Danson, Lowe & Danson  
 Paulsen Building

LOWRY, EDWARD G., JR.—Baltimore, Md.  
 Maryland Casualty Co.  
 701 West 40th Street

LUHN, JOHN A.—Baltimore, Md.  
 Fidelity & Deposit Co. of Maryland

LUMPKIN, ALVA M.—Columbia, S. C.  
 Thomas, Lumpkin & Cain  
 Central Union Building

LUNSFORD, EDWARD F.—Reno, Nev.  
 First National Bank Building

LYON, CLIFFORD S.—Holyoke, Mass.  
 Green, Bennett & Lyon  
 56 Suffolk Street

## M

MACCARTER, WILLIAM J., JR.—Chester, Penn.  
 Crozer Building

MADISON, GEORGE T.—Bastrop, La.  
 Madison, Madison & Files  
 P. O. Box 308

MADISON, J. G.—Tuscaloosa, Ala.  
 Foster, Rice and Foster

MAGUIRE, RAYMOND F.—Orlando, Fla.  
 Maguire & Voorhis  
 Florida Bank Building

MAHER, JOHN F.—Greenville, Ohio  
 529 Broadway

MAHONEY, WILLIAM B.—Portland, Maine  
 120 Exchange Street

MANIER, MILLER—Nashville, Tenn.  
 Manier & Crouch  
 Baxter Building

MANN, BURK—Forrest City, Ark.  
 Mann & Mann  
 Mann Building

MANN, FRANK C.—Springfield, Mo.  
 Mann, Mann & Miller  
 Landers Building

MANN, SAM H., JR.—St. Petersburg, Fla.  
 Bussey, Mann & Barton  
 Southern National Bank Building

MANNING, JAMES S.—Raleigh, N. C.  
 Manning & Manning  
 Capital Club Building

MARBLE, HARRY E.—Cincinnati, Ohio  
 Marble & Vordenberg  
 Union Central Building

MARKEL, EDWIN C.—Philadelphia, Pa.  
 414 Walnut Street

MARKER, H. E.—Greensburg, Penn.  
 Marker & Rial  
 Huff Building

MARKLEY, EDWARD A.—Jersey City, N. J.  
 1 Exchange Place

MARKS, SAM R.—Jacksonville, Fla.  
 Marks, Marks, Holt, Gray & Yates  
 Graham Building

MARKS, SUMTER D.—New Orleans, La.  
 Spencer, Gidiere, Phelps & Dunbar  
 United Fruit Company Building

MARRINER, RUFUS S.—Washington, Pa.  
 Marriner & Wiley  
 Washington Trust Building

MARSH, R. T.—Erie, Pa.  
 Marsh, Spaeder, Himebaugh & Baur  
 Ariel Building

MARSHALL, E. A.—Huntington, W. Va.  
 Fitzpatrick, Brown & Davis  
 First Huntington National Bank Building

MARTIN, CLARENCE E.—Martinsburg, W. Va.  
 Martin & Seibert  
 The Peoples Trust Building

- MARTIN, GEORGE D.—Canton, Ohio  
Lynch, Day, Pontius & Lynch  
First National Bank Building
- MARTIN, JOHN B.—Philadelphia, Pa.  
Duane, Morris & Heckscher  
Land Title Building
- MARTIN, RAY—Toledo, Ohio  
Martin & Martin  
Spitzer Building
- MASON, STEVENS T.—Detroit, Mich.  
Mason, Davidson & Mansfield  
National Bank Building
- MATHES, WM. C.—Los Angeles, Cal.  
Mathes & Sheppard  
458 South Spring Street
- MATTHEWS, WM. M.—Dayton, Ohio  
Matthews & Matthews  
25 North Main Street
- MATZ, EDMUND L.—Bellaire, Ohio  
First National Bank Building
- MAY, ALBERT E.—Omaha, Neb.  
Swarr, May & Royce  
Keeline Building
- MAVER, CHARLES L.—Shreveport, La.  
Jackson & Mayer  
Giddens Lane Building
- MAYNARD, WILLIAM C.—Schenectady, N. Y.  
Naylon, Maynard & Smith  
505 State Street
- MAYNE, WALTER R.—St. Louis, Mo.  
Fordyce, White, Mayne, Williams & Hartman  
506 Olive Street
- MELSON, GARTH B.—Indianapolis, Ind.  
Robinson, Symmes & Melson  
Indiana Trust Building
- MERRELL, C. F.—Indianapolis, Ind.  
Slaymaker, Merrell & Locke  
Consolidated Building
- MERRILL, EDWARD F.—Skowhegan, Maine  
Merrill & Merrill  
Merrill Block
- MERRILL, HUGH D.—Anniston, Ala.  
Merrill, Jones & Whiteside  
Commercial National Bank Building
- MERRIMON, JAMES G.—Asheville, N. C.  
15 Church Street
- MERRITT, RICHARD H.—Pensacola, Fla.  
American National Bank Building
- MERSHON, M. L.—Miami, Fla.  
Evans, Mershon & Sawyer  
First National Bank Building
- MESSER, FRANK F.—Iowa City, Iowa  
Messer & Cahill  
Johnson County Bank Building
- METCALF, JOHN T.—Winchester, Ky.  
Jouett & Metcalf  
McEldowney Building
- METCALF, WILLIAM P.—Memphis, Tenn.  
Exchange Building
- MEYER, EDWARD R.—Zanesville, Ohio  
Meyer, Johnson & Kincaid  
Citizens National Bank Building
- MICHAEL, MAX—Athens, Ga.  
Green & Michael  
Southern Mutual Building
- MICHAELS, WILLIAM C.—Kansas City, Mo.  
Michaels, Blackmar, Newkirk, Eager & Swanson  
Commerce Building
- MIDDLEBROOKS, GROVER—Atlanta, Ga.  
Bryan, Middlebrooks & Carter  
Citizens & Southern Bank Building
- MILAM, ARTHUR Y.—Jacksonville, Fla.  
Milam, McIlvaine & Milam  
Greenleaf Building
- MILLER, CHARLES CARROLL—Meridian, Miss.  
Wilbourn, Miller & Wilbourn  
Citizens National Bank Building
- MILLER, FREDERIC M.—Des Moines, Iowa  
Miller, Miller & Miller  
Equitable Building
- MILLER, JESSE A.—Des Moines, Iowa  
Miller, Miller & Miller  
Equitable Building
- MILLER, VAUGHN—Chattanooga, Tenn.  
Miller, Miller & Martin  
Volunteer Life Building
- MILLER, W. L.—Xenia, Ohio  
Miller & Finney  
Allen Building
- MILLS, BALLINGER—Galveston, Tex.  
Terry, Cavin & Mills  
Union Station Building
- MILLS, EARL C.—Des Moines, Iowa  
Southern Surety Building
- MILTON, CHARLES C.—Worcester, Mass.  
340 Main Street
- MINNICH, G. A.—Carroll, Iowa  
Helmer & Minnich
- MITCHELL, JAMES E.—Bangor, Maine  
Eastern Trust Building
- MITCHELL, ORESTES—St. Joseph, Mo.  
Corby Building
- MOIST, RONALD F.—Clarksburg, W. Va.  
Empire Building
- MONAGAN, WALTER E.—Waterbury, Conn.  
111 West Main Street
- MONNET, J. C., Jr.—Oklahoma City, Okla.  
Ames, Cochran, Monnet, Hayes & Ames  
First National Building
- MONTEITH, JOHN N.—Kansas City, Mo.  
Lathrop, Crane, Reynolds, Sawyer & Mersman  
Fidelity Building
- MONTGOMERY, RICHARD B., JR.—New Orleans, La.  
Canal Bank Building
- MOORE, BENJAMIN ALLSTON—Charleston, S. C.  
4 Broad Street
- MOORE, HARRY FRANKLIN—Washington, Penn.  
Moore & Gourley  
Washington Trust Building
- MOORMAN, GREGOR B.—Cincinnati, Ohio  
Maxwell & Ramsey  
Union Central Building
- MOREHEAD, CHARLES A.—Miami, Fla.  
Hawthorne & Morehead  
Ingraham Building
- MORENO, ARTHUR A.—New Orleans, La.  
Lemle, Moreno & Lemle  
Hibernia Bank Building
- MORFORD, JAMES R.—Wilmington, Del.  
Marvel, Morford, Ward & Logan  
Delaware Trust Building
- MORGAN, B. L.—Amarillo, Tex.  
Morgan, Culton, Morgan & Britain  
Oliver Eakle Building
- MORRIS, CHARLES W.—Louisville, Ky.  
Marion E. Taylor Building

- MORRIS, LARRY W.—Houston, Texas  
Sewell, Taylor, Morris & Garwood  
Second National Bank Building
- MORRIS, LESLIE W.—Frankfort, Ky.  
Farmers Deposit Bank Building
- MORRIS, STANLEY C.—Charleston, W. Va., and  
Clarksburg, W. Va.  
Stephoe & Johnson
- MORROW, CHESTER F.—Baltimore, Md.  
Niles, Barton, Morrow & Yost  
Baltimore Life Building
- MORTON, R. A. D.—El Paso, Tex.  
First National Bank Building
- MOSER, HENRY S.—Chicago, Ill.  
Sonnenschein, Berkson, Lautmann, Levinson &  
Morse  
77 W. Washington Street
- MOSER, W. EDWIN—St. Louis, Mo.  
Moser, Marsalek & Dearing  
Pierce Building
- MOSES, HENRY C.—New York City  
Moses, Nehrhas & Tyler  
20 Pine Street
- MOSMAN, O. C.—Kansas City, Mo.  
Bryant Building
- MOSS, THOMAS O.—Richmond, Va.  
10th Street Building
- MOUNT, THOMAS F.—Philadelphia, Pa.  
Rawle & Henderson  
Packard Building
- MOYSE, HERMAN—Baton Rouge, La.  
Laycock & Moyse  
Triad Building
- MULLEN, LLOYD J.—Oklahoma City, Okla.  
Braniff Building
- MURPHY, C. J.—Grand Forks, N. D.  
Murphy, Toner & Kilgore  
Red River Bank Building
- MURPHY, DAVID A.—Kansas City, Mo.  
Harding, Murphy & Tucker  
Scarritt Building
- MURPHY, JOSEPH B.—Syracuse, N. Y.  
Murphy, Mawhinney & Young  
State Tower Building
- MURPHY, KENNETH J.—Los Angeles, Cal.  
Rowan Building
- MURRAY, CLAPHAM, JR.—Baltimore, Md.  
Maryland Casualty Co.
- MURRAY, GEORGE C.—Sheldon, Iowa  
Security Investment Building
- MUSE, LEONARD G.—Roanoke, Va.  
Woods, Chitwood, Cox & Rogers  
Boxley Building
- MYERS, S. P.—Racine, Wis.  
Thompson, Myers & Helm  
526 Monument Square
- Mc**
- McALISTER, DAVID I.—Washington, Pa.  
Hughes, McAlister & Zelt  
63 S. Main Street
- McALLISTER, FRANK W.—Kansas City, Mo.  
McAllister, Humphrey, Pen & Broadus  
Rialto Building
- McCALL, HARRY—New Orleans, La.  
Denegre, Leovy & Chaffe  
Whitney Building
- McCAMEY, HAROLD E.—Pittsburgh, Pa.  
Dickie, Robinson & McCamey  
Grant Building
- McCARY, JOE T.—Nashville, Tenn.  
Gullette & McCary  
Harry Nichol Building
- McCASLIN, WM. R.—Detroit, Mich.  
Alexander, McCaslin & Cholette  
First National Bank Building
- McCLELLAN, CLAY—Waco, Tex.  
McClellan, Lincoln & Jones  
Amicable Building
- McCOMAS, CHARLES H.—Baltimore, Md.  
Fidelity & Deposit Co. of Maryland  
Fidelity Building
- McCOMB, EDGAR—Denver, Col.  
McComb & Green  
First National Bank Building
- McCONNELL, D. H.—Pittsburgh, Pa.  
Law & Finance Building
- McCORMICK, GROVER N.—Memphis, Tenn.  
Exchange Building
- McCORMICK, ROBERT M.—New York City  
McCormick & Eckel  
55 Liberty Street
- McCOWEN, HARRY S.—Atlanta, Ga.  
Hurt Building
- McCOY, CHARLES A.—Lake Charles, La.  
McCoy, King & Jones  
Weber Building
- McCRAV, HERMAN L.—Evansville, Ind.  
LaFollette, Little & McCray  
Citizens Bank Building
- McCREERY, DONALD C.—Denver, Col.  
Lee, Shaw & McCreery  
First National Bank Building
- McCUNE, C. N.—Fort Lauderdale, Fla.  
McCune, Hiasen & Fleming  
Broward Bank & Trust Co. Building
- McCURN, FRANCIS D.—Syracuse, N. Y.  
McCurn, Farnham & Martineau  
Court House
- McDAVID, FRANK M.—Springfield, Mo.  
Woodruff Building
- McDONALD, W. PERCY—Memphis, Tenn.  
McDonald & McDonald  
Commerce Title Building
- McELRAEY, JOHN, JR.—Brooklyn, N. Y.  
50 Court Street
- McFEETERS, WM. R.—St. Albans, Vt.  
48 North Main Street
- McGOUGH, PAUL J.—Minneapolis, Minn.  
Cobb, Hoke, Benson, Krause & Faegre  
Northwestern National Bank Building
- McGUIRE, FRANK L.—New London, Conn.  
Hull, McGuire & Hull  
240 State Street
- McILVAINE, EUGENE T.—Jacksonville, Fla.  
Milam, McIlvaine & Milam  
Greenleaf Building
- McKAY, JOHN G.—Miami, Fla.  
McKay, Dixon & DeJarnette  
First National Bank Building
- McKELVEY, W. R.—Seattle, Wash.  
Insurance Building
- McKINLEY, WILLIAM—Chicago, Ill.  
Stebbins, McKinley & Price  
33 North LaSalle Street



McLAUGHLIN, CHAS. F.—Omaha, Neb.  
Gaines, McGilton, McLaughlin & Gaines  
City National Bank Building

McLAURIN, COLIN CAMPBELL—Calgary, Alb. Can.  
Fenerty & McLaurin  
Insurance Exchange Building

McLEAN, DICKSON—Lumberton, N. C.  
McLean & Stacy  
National Bank of Lumberton Building

McLENDON, L. P.—Greensboro, N. C.  
Brooks, McLendon & Holderness  
Security National Bank Building

McLEOD, WILLIAM—Mobile, Ala.  
Stevens, McCorvey, McLeod, Goode & Turner  
Merchants National Bank Building

McNALLY, L. P.—Minneapolis, Minn.  
Stinchfield, Mackall, Crounse, McNally & Moore  
First National-Soo Line Building

McNAMEE, FRANK, JR.—Las Vegas, Nevada  
McNamee & McNamee  
El Portal Building

McNEAL, HARLEY J.—Cleveland, Ohio  
John H. McNeal and Harley J. McNeal  
Auditorium Building

McNEAL, JOHN H.—Cleveland, Ohio  
1367 East 6th Street

McNETT, WALTER—Ottumwa, Iowa  
McNett, Kuhns & Brown  
106 North Market Street

McVAY, DON—Leroy, Ohio  
General Counsel, Ohio Farmers Ins. Co.

McVEY, EDMUND H.—Kansas City, Mo.  
McVey, Randolph, Smithson & Garrity  
Commerce Building

## N

NAMAN, W. W.—Waco, Tex.  
Naman & Howell  
Professional Building

NANGLE, JOHN J.—St. Louis, Mo.  
511 Locust Street

NASH, FRANCIS M.—Bradford, Penn.  
Nash & Mutzabaugh  
City Hall

NAUGHT, GEO. L.—New York City  
General Counsel, American Surety Co. & New  
York Casualty Co.  
100 Broadway

NAUS, GEORGE M.—San Francisco, Cal.  
Alexander Building

NEALE, BEN M.—Springfield, Mo.  
Neale, Newman & Turner  
Woodruff Building

NEELY, ROBERT D.—Omaha, Neb.  
Dressler & Neely  
Brandeis Theater Building

NELSON, ARTHUR E.—St. Paul, Minn.  
Nelson, Mohan & Levy  
Pioneer Building

NELSON, P. H.—Columbia, S. C.  
Nelson, Mullins & Grier  
Central Union Building

NELSON, ROBERT M.—Memphis, Tenn.  
Columbian Mutual Tower

NESBITT, FRANK F.—Washington, D. C.  
Metropolitan Bank Building

NESBITT, FRANK W.—Wheeling, W. Va.  
Nesbitt & Nesbitt  
Riley Law Building

NESBITT, RUSSELL G.—Wheeling, W. Va.  
Nesbitt & Nesbitt  
Riley Law Building

NEW, JACOB S.—Baltimore, Md.  
Fidelity Building

NEWMAN, HARRISS—Wilmington, N. C.  
Murchison Building

NICHOLS, HENRY W.—New York City  
Vice-President and General Counsel, National  
Surety Corporation  
4 Albany Street

NICHOLSON, ROBERT J.—Youngstown, Ohio  
Mahoning Bank Building

NILLES, HERBERT G.—Fargo, N. D.  
Nilles, Oehlert & Nilles  
New Black Building

NIX, ABIT—Athens, Ga.  
Erwin & Nix  
Southern Mutual Building

NOLAN, HENRY G.—Calgary, Alberta, Canada  
Bennett, Hannah & Sanford  
Lancaster Building

NOLL, ROBERT M.—Marietta, Ohio  
Peoples Bank Building

NOONE, CHARLES A.—Chattanooga, Tenn.  
First National Bank Building

NORMAN, EARLE—Washington, Ga.  
Normann & McMahon  
Masonic Building

NOTNAGEL, LELAND H.—Toledo, Ohio  
Marshall, Melhorn & Marlor  
Spitzer Building

NUGENT, JAMES E.—Kansas City, Mo.  
Morrison, Nugent, Wylder & Berger  
Bryant Building

NULTON, P. E.—Pittsburg, Kas.  
Nulton & Letton  
First National Bank Building

## O

O'BRIEN, MATTHEW J.—Chicago, Ill.  
O'Brien & Hanrahan  
141 West Jackson Boulevard

ODOM, H. TALBOT—Greenwood, Miss.  
O'KEEFE, ARTHUR B.—New Haven, Conn.  
O'Keefe & French  
153 Court Street

OLIVER, ALLEN—Cape Girardeau, Mo.  
Oliver & Oliver  
Himmelberger-Harrison Building

OLWELL, LAWRENCE A.—Milwaukee, Wis.  
229 East Wisconsin Avenue

OMAN, RALPH—Topeka, Kansas  
Stone, McClure, Webb, Johnson & Oman  
National Reserve Building

ORR, CHARLES N.—St. Paul, Minn.  
Orr, Stark & Kidder  
Minnesota Building

OSBORNE, H. P.—Jacksonville, Fla.  
Knight, Adair, Cooper & Osborne  
Barnett National Bank Building

OWENS, GROVER T.—Little Rock, Ark.  
Exchange Bank Building

OWENS, PHILLIP—Portage, Wis.  
Rogers & Owens  
City Bank Building

OXTOBY, JAMES V.—Detroit, Mich.  
Oxtoby, Robison & Hull  
Dime Savings Bank Building

PALMER, F.  
Hunt  
Lonsd  
PARKER, L.  
Parke  
Comm  
PARRISH, I.  
Gener  
Associ  
Sixty  
PARRY, R.  
Walter  
First  
PATTERSON  
Florici  
PATTERSON  
Hersh  
Unio  
PATTERSON  
Norri  
Valley  
PAYNE, R.  
Robe  
cas  
Repu  
PELGRIFT,  
Pelgr  
40 Pe  
PENDER, J.  
Forei  
Law  
PENTECOS  
Pento  
Ohio  
PENTZ, J.  
Penta  
16 E  
PENTZ, R.  
Penta  
16 E  
PERRY, E.  
Stipp  
Bank  
PETERS, C.  
Moh  
Secu  
PETTUS, J.  
Pett  
PHELAN, J.  
Phe  
Fede  
PICKENS, J.  
Pick  
Flet  
PICKREL, J.  
Pick  
Unio  
PIERCE, J.  
Pier  
Firs  
PIERSON, J.  
Sho  
Firs  
PIKE, M.  
Ayr  
P. O

## P

PALMER, RAY G.—Duluth, Minn.  
Hunt & Palmer  
Lonsdale Building

PARKER, LEO B.—Kansas City, Mo.  
Parker & Knipmeyer  
Commerce Building

PARRISH, FRANK M.—New York City  
General Solicitor, Claims Bureau  
Association of Casualty & Surety Executives  
Sixty John Street

PARRY, R. P.—Twin Falls, Idaho  
Walters, Parry & Thoman  
First National Bank Building

PATTERSON, GILES J.—Jacksonville, Fla.  
Florida National Bank Building

PATTERSON, J. B.—Wichita, Kan.  
Hershberger, Patterson & Hook  
Union National Bank Building

PATTERSON, W. E.—Prescott, Ariz.  
Norris and Patterson  
Valley Bank Building

PAYNE, ROBERT G.—Dallas, Tex.  
Robertson, Leachman, Payne, Gardere & Lancaster  
Republic Bank Building

PELGRIFT, DELANCEY—Hartford, Conn.  
Pelgrift & Blumenfeld  
49 Pearl Street

PENDER, WM. C.—Norfolk, Va.  
Foreman, Pender & Dyer  
Law Building

PENTECOST, F. J.—Henderson, Ky.  
Pentecost & Dorsey  
Ohio Valley Banking & Trust Building

PENTZ, JOHN J.—Dubois, Penn.  
Pentz & Pentz  
16 East Long Avenue

PENTZ, ROSS H.—Dubois, Penn.  
Pentz & Pentz  
16 E. Long Avenue

PERRY, EUGENE D.—Des Moines, Iowa  
Stipp, Perry, Bannister & Starzinger  
Bankers Trust Building

PETERS, CHARLES G.—Charleston, W. Va.  
Mohler, Peters & Snyder  
Security Building

PETTUS, E. W.—Selma, Ala.  
Pettus & Fuller

PHELAN, THOMAS N.—Toronto, Ontario, Canada  
Phelan & Richardson  
Federal Building

PICKENS, OWEN—Indianapolis, Ind.  
Pickens, Gause, Gilliom & Pickens  
Fletcher Trust Building

PICKREL, WM. G.—Dayton, Ohio  
Pickrel, Schaeffer, Harshman & Young  
Union Trust Building

PIERCE, CLAYTON B.—Oklahoma City, Okla.  
Pierce & Rucker  
First National Bank Building

PIERSON, WELCOME D.—Oklahoma City, Okla.  
Short & Pierson  
First National Building

PIKE, MILES N.—Reno, Nev.  
Ayres, Gardiner & Pike  
P. O. Box 2465

PIRNIE, NELSON R.—Albany, N. Y.  
Ainsworth & Sullivan  
State Bank Building

PITTS, J. L.—Alexandria, La.  
Hawthorn, Stafford & Pitts  
Guaranty Bank Building

PITTS, WILLIAM MCLEAN—Selma, Ala.  
Pitts & Pitts  
1008½ Water Avenue

PLATT, IRVING M.—Junction City, Kansas  
802½ North Washington Street

POISSON, LOUIS J.—Wilmington, N. C.  
Poisson & Campbell  
Tide Water Building

POMERENE, WARNER M.—Coshocton, Ohio  
Pomerene, Pomerene & Burns  
Coshocton National Bank Building

POND, PHILIP—New Haven, Conn.  
Pond, Morgan & Morse  
39 Church Street

PONTIUS, HUBERT C.—Canton, Ohio  
Lynch, Day, Pontius & Lynch  
First National Bank Building

POORE, HARRY T.—Knoxville, Tenn.  
Poore, Kramer & Testerman  
Fidelity Bankers Building

POPE, FREDERICK A.—Somerville, N. J.  
Pope Building

POPPER, JOSEPH W.—Macon, Ga.  
Georgia Casualty Building

PORTEOUS, WM. A., JR.—New Orleans, La.  
Porteous, Johnson & Humphrey  
American Bank Building

POTTER, RALPH F.—Chicago, Ill.  
Cassels, Potter & Bentley  
The Rookery

POWELL, ARTHUR G.—Atlanta, Ga.  
Little, Powell, Reid & Goldstein  
22 Marietta Street Building

POWELL, ROBERT HAMILTON, SR.—Canton, Miss.  
Powell & Powell

POWERS, E. CLEM—Atlanta, Ga.  
Jones, Powers & Williams  
Citizens & Southern National Bank Building

POWERS, LELAND—Boston, Mass.  
Powers & Hall  
30 Federal Street

PRICE, PAUL E.—Chicago, Ill.  
Stebbins, McKinley & Price  
33 North LaSalle Street

PRICKETT, WILLIAM—Wilmington, Del.  
Delaware Trust Building

PRINGLE, SAMUEL W.—Pittsburgh, Penn.  
Dalzell, McFall & Pringle  
450 Fourth Avenue

PROCTOR, CHARLES W.—Worcester, Mass.  
Proctor & Walker  
390 Main Street

PRYOR, THOMAS BRADY, JR.—Fort Smith, Ark.  
Pryor & Pryor  
Merchants National Bank Building

PUTNAM, C. C.—Des Moines, Iowa  
D. M. Building

## Q

QUAY, EUGENE—Chicago, Ill.  
Bankers Building

QUAYLE, B. L.—Ely, Nev.  
Chandler, Quayle & Gill

- QUINLIVAN, RAY J.—St. Cloud, Minn.  
Atwood & Quinlivan  
Western Union Building
- QUINN, FRANK B.—Erie, Penn.  
English, Quinn, Leehuis and Tayntor  
Erie Trust Building
- QUINN, HENRY I.—Washington, D. C.  
Woodward Building

## R

- RALEY, DONALD W.—Canton, Ohio  
Lynch, Day, Pontius & Lynch  
First National Bank Building
- RALPH, S. ALTON—Springfield, Mass.  
39 Bronson Terrace
- RAMEY, T. B., JR.—Tyler, Tex.  
Ramey, Calhoun & Marsh  
Citizens National Bank Building
- RAY, PAUL H.—Salt Lake City, Utah  
Bagley, Judd & Ray  
Kearns Building
- REAVILL, R. B.—Duluth, Minn.  
Baldwin, Holmes, Mayall & Reavill  
Alworth Building
- REDFORD, CARROLL M.—Glasgow, Ky.  
Richardson & Redford  
Farmers National Bank Building
- REED, CLYDE—Fort Wayne, Ind.  
Eggemon, Reed & Cleland  
Old First Bank Building
- REED, H. M.—Waterloo, Iowa  
Reed, Beers & Graham  
Black Building
- REED, WM. L.—Miami, Fla.  
Kurtz & Reed  
Security Building
- REEDER, P. E.—Kansas City, Mo.  
Winger, Reeder & Barker  
Waltower Building
- REEDER, WM. O.—St. Louis, Mo.  
Sullivan, Reeder & Finley  
Ambassador Building
- REEVES, G. L.—Tampa, Fla.  
Sutton, Tillman & Reeves  
Wallace S. Building
- REID, CHAS. S.—Atlanta, Ga.  
Little, Powell, Reid & Goldstein  
22 Marietta Street Building
- REIDY, BEN T.—Rock Island, Ill.  
Huber & Reidy  
Manufacturers Building
- REINHART, PATRICK D.—Waynesburg, Penn.  
Kyle & Reinhart  
Peoples Bank Building
- RHODES, FREDERICK ATLAS—Kansas City, Mo.  
Central Surety & Insurance Corporation  
1737 McGee Street
- RIAL, WILLIAM S.—Greensburg, Penn.  
Marker & Rial  
Huff Building
- RICE, ROBERT H.—Elyria, Ohio  
Elyria Savings Building
- RICH, ERNEST A.—Minneapolis, Minn.  
Robb & Rich  
First National Bank Building
- RICHARDSON, BERT V.—Winnipeg, Man., Canada  
Parker, Richardson, Patterson & Drewry  
Canadian Bank of Commerce Chambers
- RICHARDSON, CHESTER D.—Kenosha, Wis.  
Dale Building
- RICHARDSON, FORREST E.—Portland, Maine  
Robinson & Richardson  
85 Exchange Street
- RICHARDSON, JOHN E.—Glasgow, Ky.  
Richardson & Redford  
Farmers National Bank Building
- RIVERS, GEORGE L. BUIST—Charleston, S. C.  
Hagood, Rivers & Young  
28 Broad Street
- ROAN, FRANK J.—Newark, N. J.  
Commercial Casualty Ins. Co.  
10 Park Place
- ROBERTS, E. A.—St. Paul, Minnesota  
The Minnesota Mutual Life Ins. Co.  
156 East Sixth Street
- ROBERTS, H. MELVIN—Cleveland, Ohio  
Howell, Roberts & Duncan  
Guardian Building
- ROBERTS, J. H. R.—Philadelphia, Pa.  
Pennsylvania Indemnity Corporation  
1511 Walnut Street
- ROBERTS, M. M.—Hattiesburg, Miss.  
Heidelberg & Roberts  
Citizens Bank Building
- ROBERTS, MELVIN M.—Cleveland, Ohio  
Howell, Roberts & Duncan  
Guardian Building
- ROBERTSON, D. CURTIS—New York City  
50 Union Square
- ROBERTSON, J. B.—Kansas City, Mo.  
Employers Reinsurance Corporation  
Insurance Exchange Building
- ROBERTSON, J. H. H.—Montreal, Que., Canada  
Phelan, Fleet, Robertson & Abbott  
275 St. James Street, West
- ROBINETTE, IVAN—Phoenix, Ariz.  
Kibbey, Bennett, Gust, Smith & Rosenfeld  
Professional Building
- ROBINSON, CLEMENT F.—Portland, Maine  
Robinson & Richardson  
85 Exchange Street
- ROBINSON, HOWARD L.—Clarksburg, W. Va.  
Robinson & Stump  
Union Bank Building
- ROBINSON, JOHN M.—Charlotte, N. C.  
Robinson & Jones  
Law Building
- ROCAP, JAMES E.—Indianapolis, Ind.  
Rocap & Rocap  
129 East Market Street
- RODEY, PEARCE CODDINGTON—Albuquerque, N. M.  
Rodey & Dickason  
Box 422
- RODGERS, HARRY E.—Grand Rapids, Mich.  
Rodgers & Dunn  
Michigan Trust Building
- RODGERS, R. W., JR.—Texarkana, Ark. (also Texas)  
Rodgers & Rodgers  
Hart Building
- RODGERS, R. W.—Texarkana, Ark. (also Texas)  
Rodgers & Rodgers  
Hart Building
- RODOLF, M. C.—Tulsa, Okla.  
Rodolf, Houston & Davis  
National Bank of Tulsa Building
- ROGERS, H. B.—Portage, Wis.  
Rogers & Owens  
City Bank Building

- ROGERS, REMINGTON—Tulsa, Okla.  
Philcade Building
- ROGERS, SILAS W.—El Dorado, Ark.  
402 East Main Street
- ROSE, GEORGE B.—Little Rock, Ark.  
Rose, Hemingway, Cantrell & Loughborough  
Box 1190
- ROSEBERRY, CLARENCE D.—Le Mars, Iowa  
Roseberry & Pitts  
30½ Plymouth Street, S. W.
- ROSEWATER, STANLEY M.—Omaha, Neb.  
Rosewater, Mecham, Shackelford & Stoehr  
City National Bank Building
- ROWE, ROYCE G.—Chicago, Ill.  
Lumbermens Mutual Casualty Co.  
4750 Sheridan Road
- RUARK, ROBERT—Raleigh, N. C.  
Ruark & Ruark  
Lawyers Building
- RUDOLPH, HAROLD W.—New York City  
80 John Street
- RUNALS, CLARENCE R.—Niagara Falls, N. Y.  
Franchot, Runals, Cohen, Taylor & Rickert  
Gluck Building
- RUSSELL, DONALD—Spartanburg, S. C.  
Nicholls, Wyche & Russell  
Cleveland Law Building
- RUSSELL, FINLEY R. McD., K. C.—Vancouver, B. C.  
Russell, Russell, DuMoulin & DuMoulin  
850 Hastings Street, West
- RUST, ABIAI H.—Bloomington, Ill.  
State Farm Mutual Building
- RYAN, JOHN E., JR.—Seattle, Wash.  
Ryan, Askren & Ryan  
Northern Life Tower
- RYAN, LEWIS C.—Syracuse, N. Y.  
Hancock, Dorr, Ryan & Shove  
Hills Building
- RYAN, WILLIAM A.—Chicago, Ill.  
Ryan, Condon & Livingston  
231 S. LaSalle Street
- RYAN, WILLIAM M.—Houston, Texas  
Baker, Botts, Andrews & Wharton  
Esperson Building
- RYMER, RALPH W.—Scranton, Penn.  
First National Bank Building
- S
- SALE, WILLIAM GOODRIDGE, JR.—Welch, W. Va.  
Sale, St. Clair & Sale
- SALMON, DEL B.—Schenectady, N. Y.  
521 State Street
- SAMPSON, WILLIAM—Harlan, Ky.
- SANDERS, JOSEPH M.—Bluefield, W. Va.  
Sanders & Day  
Law & Commerce Building
- SANTRY, WILLIAM F.—Oneida, N. Y.  
Coville & Santry  
112 Farrier Avenue
- SAPP, ARMISTEAD W.—Greensboro, N. C.  
Sapp & Sapp  
Dixie Building
- SARGENT, A. H.—Cedar Rapids, Iowa  
Deacon, Sargent & Spangler  
Merchants National Bank Building
- SAWYER, E. W.—Boston, Mass.  
Liberty Mutual Insurance Company  
175 Berkeley Street
- SAWYER, HERBERT S.—Miami, Fla.  
Evans, Mershon & Sawyer  
First National Bank Building
- SCHEINFELD, AARON—Milwaukee, Wis.  
Wurster & Scheinfeld  
First Wisconsin National Bank Building
- SCHERER, L. L.—Beckley, W. Va.  
File, File & Scherer  
Bank of Raleigh Building
- SCHERR, HARRY—Huntington, W. Va.  
Vinson, Thompson, Meek & Scherr  
Coal Exchange Building
- SCHINDEL, JOHN R.—Cincinnati, Ohio  
Waite, Schindel & Bayless  
Union Central Life Building
- SCHISLER, J. HARRY—Baltimore, Md.  
Fidelity & Deposit Co. of Maryland  
Fidelity Building
- SCHLIPF, ALBERT W.—Springfield, Ill.  
Brown, Hay & Stephens  
First National Bank Building
- SCHLOSSER, JOHN H.—Milwaukee, Wis.  
Bendinger, Hayes, Kluwin & Schlosser  
735 N. Water Street
- SCHOENBORN, J. URLIN—Columbus, Ohio  
Knepper, White & Dempsey  
5 East Long Street
- SCHWARTZ, MILTON H.—Los Angeles, Cal.  
Loeb, Walker & Loeb  
Pacific Mutual Building
- SCHWARTZ, WILBUR C.—St. Louis, Mo.  
1416 Chestnut
- SCOTT, PAUL W.—Huntington, W. Va.  
Scott, Graham & Wisewell  
First Huntington National Bank Building
- SCROGGIE, LEE J.—Detroit, Mich.  
Kerr, Lacey & Scroggie  
Dime Bank Building
- SEARL, WILLIAM C.—Lansing, Mich.  
Vice-President and General Counsel, Auto-  
Owners Insurance Co.  
615 North Capitol Avenue
- SEARLS, DAVID T.—Chicago, Ill.  
Vinson, Elkins, Weems & Francis  
Esperson Building
- SEARS, BURTON P.—Chicago, Ill.  
925 South Homan Avenue
- SEDGWICK, C. C.—Bellaire, Ohio  
F. & M. National Bank Building
- SELLERS, CHARLES W.—Cleveland, Ohio  
Thompson, Hine & Flory  
Guardian Building
- SELVIN, HERMAN F.—Los Angeles, Cal.  
Loeb, Walker & Loeb  
Pacific Mutual Building
- SEMPLE, HAROLD R.—Providence, R. I.  
Raymond & Semple  
Union Trust Building
- SEXTON, JOHN J.—St. Paul, Minn.  
Sexton, Morduant, Kennedy & Carroll  
Pioneer Building
- SHACKELFORD, GEO. S., JR.—Roanoke, Va.  
Cocke, Hazlegrove & Shackelford  
Colonial-National Bank Building
- SHACKLEFORD, R. W.—Tampa, Fla.  
Shackelford, Ivy, Farrier & Shannon  
Tampa Theater Building
- SHAPROTH, MORRISON—Denver, Col.  
Grant, Ellis, Shafroth & Toll  
Equitable Building

- SHANDS, J. W.—Jacksonville, Fla.  
L'Engle & Shands  
Law Exchange
- SHAPIRO, JOSEPH G.—Bridgeport, Conn.  
Shapiro, Goldstein & Brody  
945 Main Street
- SHAW, IRVING R.—Springfield, Mass.  
95 State Street
- SHAYLOR, CLYDE L.—Ashtabula, Ohio  
National Bank Building
- SHEPHERD, S. BROWN—Raleigh, N. C.  
Shepherd & Shepherd  
Capital Club Building
- SHERIDAN, BERNARD L.—Paola, Kansas  
Sheridan, Sheridan & Bishop  
Whitaker Building
- SHERIDAN, FRANK T.—Syracuse, N. Y.  
Vann, Tuck, Sheridan & Sheridan  
Dillaye Memorial Building
- SHERIFF, JOHN C.—Pittsburgh, Pa.  
Sherriff, Lindsay, Weis & Hutchinson  
Law & Finance Building
- SHERWOOD, HERBERT M.—Providence, R. I.  
Sherwood & Clifford  
Turks Head Building
- SHIELDS, DAN B.—Salt Lake City, Utah  
Judge Building
- SHIPMAN, F. L.—Troy, Ohio  
Shipman & Shipman  
Peoples Building & Savings Building
- SHOHL, WALTER M.—Cincinnati, Ohio  
Dinsmore, Shohl, Sawyer & Dinsmore  
Union Central Building
- SHOTWELL, ALDEN T.—Monroe, La.  
Shotwell & Brown  
Ouachita National Bank Building
- SHOVER, FREDERICK J.—Philadelphia, Pa.  
Commercial Trust Building
- SHUGART, HENRY M.—Kansas City, Mo.  
Shugart & Johnson  
Commerce Building
- SHULL, C. C.—Stroudsburg, Pa.  
Shull & Shull  
22 North Seventh Street
- SHULL, DELOSS P.—Sioux City, Iowa  
Shull & Stilwell  
Davidson Building
- SILIN, ISAAC J.—Erie, Pa.  
Brooks, Curtze & Silin  
Erie Trust Building
- SIMPSON, ARCHER R.—Springfield, Mass.  
Simpson, Clason & Callahan  
1200 Main Street
- SIMPSON, J. A.—Birmingham, Ala.  
Lange, Simpson & Brantley  
First National Bank Building
- SINNOTT, S. L.—Richmond, Va.  
Sinnott & May  
Richmond Trust Building
- SKEEL, E. L.—Seattle, Wash.  
Insurance Building
- SKEEN, J. H.—Baltimore, Md.  
Emory, Beeuwkes, Skeen & Oppenheimer  
First National Bank Building
- SLATON, JOHN M.—Atlanta, Ga.  
Grant Building
- SLATTERY, FRANK P.—Wilkes-Barre, Pa.  
Miners Bank Building
- SLAVEN, LANT R.—Williamson, W. Va.  
Goodykoontz & Slaven  
P. O. Box 1350
- SLINGLUFF, JESSE—Baltimore, Md.  
Marbury, Gosnell & Williams  
Maryland Trust Company Building
- SLOAN, MAURICE W.—Philadelphia, Pa.  
Sloan & Sloan  
1420 Walnut Street
- SMALL, HAROLD P.—Springfield, Mass.  
1387 Main Street
- SMATHERS, J. BAT—Asheville, N. C.  
Smathers & Whitmore  
Jackson Building
- SMITH, ARTHUR T.—Boston, Mass.  
Elliott & Smith  
10 Post Office Square
- SMITH, CARL H.—Steubenville, Ohio  
Smith, Francis & Irvine  
Sinclair Building
- SMITH, EDWIN F.—Jersey City, N. J.  
1 Exchange Place
- SMITH, H. H.—Detroit, Mich.  
Beaumont, Smith & Harris  
Union Guardian Building
- SMITH, H. L.—Tulsa, Okla.  
Kennedy Building
- SMITH, HAROLD LEONARD—New York City  
Hughes, Richards, Hubbard & Ewing  
One Wall Street
- SMITH, JULIUS C.—Greensboro, N. C.  
Smith, Wharton & Hudgins  
Jefferson Standard Building
- SMITH, SIDNEY—Atlanta, Ga.  
William-Oliver Building
- SMITH, WILLIS—Raleigh, N. C.  
Smith, Leach & Anderson  
Security Bank Building
- SMITH, W. ERSKINE—Albemarle, N. C.  
R. L. Smith & Sons  
First National Bank Building
- SNATTINGER, IRWIN—Topeka, Kas.  
Fisher & Snattinger  
National Bank of Topeka Building
- SNOW, C. B.—Jackson, Miss.  
Butler & Snow  
Deposit Guaranty Bank Building
- SNOW, EDWARD L.—Meridian, Miss.  
Jacobson & Snow  
Miazza Woods Building
- SPAIN, FRANK E.—Birmingham, Ala.  
Coleman, Spain, Stewart & Davies  
Massey Building
- SPANGLER, H. E.—Cedar Rapids, Iowa  
Deacon, Sargent & Spangler  
Merchants National Bank Building
- SPEER, J. W.—Great Falls, Mont.  
Speer & Hoffman  
First National Bank Building
- STAFFORD, HAROLD E.—Chippewa Falls, Wis.  
Stafford, Stafford and Norseng  
First National Bank Building
- ST. CLAIR, EDWARD—Chicago, Ill.  
North American Accident Ins. Co.  
209 South LaSalle Street
- ST. LAURENT, LOUIS S., K. C.—Quebec, Canada  
St. Laurent, Gagne, Devlin & Taschereau  
65 St. Anne Street



STAKELY, DAVIS F.—Montgomery, Ala.  
Weil, Stakely & Cater  
First National Bank Building

STAKER, LEWIS A.—Huntington, W. Va.  
First Huntington National Bank Building

STANLEY, W. E.—Wichita, Kas.  
Long, Depew, Stanley, Weigand & Hook  
First National Bank Building

STEBBINS, L. A.—Chicago, Ill.  
Stebbins, McKinley & Price  
211 West Wacker Drive

STEELE, CHARLES B.—Okmulgee, Okla.  
Steele & Boatman  
Box 2107

STEELE, GORDON—Buffalo, N. Y.  
Steele & Schultz  
Ellicott Square Building

STEPHENS, OSCAR A.—Youngstown, Ohio  
Barnum, Hammond, Stephens & Hoyt  
Mahoning Bank Building

STERLING, PHILIP—Philadelphia, Pa.  
Sterling & Willing  
1616 Walnut Street

STERRY, PHILIP C.—Los Angeles, Cal.  
Gibson, Dunn & Crutcher  
634 South Spring Street

STEVENS, J. MORGAN—Jackson, Miss.  
Stevens & Stevens  
Standard Life Building

STEVENS, J. MORGAN, JR.—Jackson, Miss.  
Stevens & Stevens  
Standard Life Building

STEWART, DON W.—Lincoln, Neb.  
Stewart Stewart & Whitworth  
Sharp Building

STEWART, RALPH T.—Salt Lake City, Utah  
Stewart, Stewart & Carter  
Continental National Building

STICKEL, FRED G., JR.—Newark, N. J.  
Stickel & Stickel  
11 Commerce Street

STINSON, R. T.—Durant, Okla.  
Utterback, Stinson & Utterback  
Box 126

STOCK, McCLEAN—York, Pa.  
Central National Bank Building

STOCKWELL, E. L.—Los Angeles, Cal.  
Pacific Finance Building

STODDARD, FRANCIS R.—New York City  
Greene & Hurd  
52 Broadway

STONE, AYCHMONDE P., JR.—Springfield, Mo.  
Woodruff Building

STONE, ROBERT—Topeka, Kas.  
Stone, McClure, Webb, Johnson & Oman  
National Reserve Building

STOVER, WALTER—Watertown, S. D.  
First Citizens National Bank Building

STRITE EDWIN D.—Chambersburg, Pa.  
Chambersburg Trust Company Building

SULLIVAN, CHARLES B.—Albany, N. Y.  
Ainsworth & Sullivan  
State Bank Building

SULLIVAN, JAMES W.—Lynn, Mass.  
23 Central Avenue

SULLIVAN, JOHN F.—Mandan, N. D.  
First National Bank Building

SUMMERS, JOHN H.—Columbus, Ohio  
21 East State Street

SUTHERLAND, ROBERT J.—Madison, Wis.  
Schubring, Ryan, Peterson & Sutherland  
The Power & Light Building

SWAINSON, CLARENCE A.—Cheyenne, Wyo.  
Hynds Building

SWARTZ, C. DONALD—Philadelphia, Pa.  
Swartz, Campbell & Henry  
Lincoln-Liberty Building

SWEET, JOE G.—San Francisco, Cal.  
Hadsell, Sweet, Ingalls & Lamb  
Financial Center Building

SWETZTER, J. MEARL—Wausau, Wis.  
Employers Mutual Fire Insurance Company  
502 3rd Street

SWIFT, H. H.—Columbus, Ga.  
Swift, Pease & Davidson  
P. O. Box 1199

SWISHER, B. F.—Waterloo, Iowa  
Swisher, Swisher & Cohrt  
Waterloo Building

SYKES, ROBERT H.—Durham, N. C.  
Geer Building

## T

TAFT, CHARLES P.—Cincinnati, Ohio  
Taft, Stettinius & Hollister  
Dixie Terminal

TALBERT, ROLLIN E.—New York City  
80 John Street

TARRANT, JOHN E.—Louisville, Ky.  
Inter-Southern Building

TAYLOR, COLEMAN—Russellville, Ky.

TAYLOR, EDWARD I.—Hartford, Conn.  
The Century Indemnity Co.  
670 Main Street

TAYLOR, J. HENRY—Jacksonville, Fla.  
Milam, McIlvaine & Milam  
Greenleaf Building

TAYLOR, LOWELL—Memphis, Tenn.  
Bank of Commerce Title Building

TAYLOR, Q. C.—Austin, Tex.  
White, Taylor & Gardner  
Norwood Building

TERRELL, FRANK H.—Kansas City, Mo.  
Langworthy, Spencer, Terrell & Matz  
Commerce Building

THERIAULT, WILLIAM N.—Montpelier, Vt.  
Theriault & Hunt  
Capital Savings Bank Building

THOMAS, HAROLD S.—Des Moines, Iowa  
Equitable Building

THOMAS, SYLVANUS M.—Glens Falls, N. Y.  
191 Glen Street

THOMAS, ULYSSES S.—Buffalo, N. Y.  
White Building

THOMAS, WILLIAM H.—Cleveland, Ohio  
Hartshorn, Thomas & Abele  
Leader Building

THOMPSON, B. V.—Fort Worth, Tex.  
Thompson & Barwise  
Ft. Worth Club Building

THOMPSON, GLENN—Chicago, Ill.  
105 West Adams Street

THOMPSON, W. R., JR.—Fort Worth, Tex.  
Todd, Crowley & Thompson  
Trinity Life Building

THOMPSON, WILLIAM—Dallas, Tex.  
Thompson, Knight, Baker & Harris  
Republic Bank Building

- THURMAN, HAL C.—Oklahoma City, Okla.  
Thurman & Thurman  
Braniff Building
- THURMAN, HAROLD C.—Oklahoma City, Okla.  
Thurman & Thurman  
Braniff Building
- TIERNEY, JOSEPH E.—Milwaukee, Wis.  
Bitker, Tierney & Puchner  
208 East Wisconsin Avenue
- TOBIAS, ASHLEY C.—Columbia, S. C.  
Tobias & Turner  
Carolina Life Building
- TODD, ARNOLD C.—Wichita, Kas.  
Todd, Ralston & Gore  
Fourth National Bank Building
- TOLBERT, RAYMOND A.—Oklahoma City, Okla.  
Embry, Johnson, Crowe & Tolbert  
First National Building
- TOLER, JOHN L.—New Orleans, La.  
Denegre, Leovy & Chaffe  
Whitney Building
- TOLL, HENRY W.—Denver, Col.  
Grant, Ellis, Shafroth & Toll  
Equitable Building
- TOMPKINS, OSCAR L.—Dothan, Ala.  
Tompkins & Ramsey  
Newberry Building
- TOOHY, CLIFFORD M.—Detroit, Mich.  
Lightner, Crawford, Sweeney, Dodd & Toohy  
Dime Bank Building
- TOPPING, PRICE H.—New York City  
Guardian Life Insurance Co. of America  
50 Union Square
- TOWERS, C. D.—Jacksonville, Fla.  
Rogers & Towers  
Consolidated Building
- TOWNSEND, MARK, JR.—Jersey City, N. J.  
Townsend & Doyle  
921 Bergen Avenue
- TRAYNOR, MACK V.—D. vil's Lake, N. D.  
Traynor & Traynor  
8-9-10-11 Mann Block
- TRIPLETT, ARTHUR FAIRFAX—Pine Bluff, Ark.  
Triplett & Williamson  
National Building
- TROSK, GEORGE—New York City  
Trosk & Haberman  
40 Wall Street
- TSCHUDI, HAROLD—Baltimore, Md.  
Semmes, Bowen & Semmes  
Baltimore Trust Building
- TUBB, THOMAS JEFFERSON—West Point, Miss.  
18 Court Street
- TUCKER, WARREN C.—Utica, N. Y.  
First National Bank Building
- TURNER, FRANK G.—Newark, N. J.  
965 Broad Street
- TUSSING, L. BENTON—Columbus, Ohio  
Tussing & Lane  
16 E. Broad Street

## U

- ULRICH, LESLIE R.—Cleveland, Ohio  
Garfield, Cross, Daoust, Baldwin & Vrooman  
Midland Building
- UPSON, J. WARREN—Waterbury, Conn.  
Bronson, Lewis & Bronson  
136 Grand Street

- UZZELL, T. A., JR.—Asheville, N. C.  
Johnson & Uzzell  
Jackson Building

## V

- VAN CLEAVE, THOMAS M.—Kansas City, Kas.  
McAnany, Alden & Van Cleave  
Commercial Building
- VANDERBILT, ARTHUR T.—Newark, N. J.  
744 Broad Street
- VAN SICLEN, WM. A.—Ancon, Canal Zone  
No. 1 Fourth of July Avenue
- VARNUM, LAURENT KIMBALL—Grand Rapids, Mich.  
Travis, Merrick & Johnson  
Michigan Trust Building
- VEAZEY, GEORGE ROSS—Baltimore, Md.  
First National Bank Building
- VOGEL, CHARLES J.—Fargo, N. D.  
Vogel and Vogel  
Black Building
- VOGEL, LESLIE H.—Chicago, Ill.  
Cassels, Potter & Bentley  
The Rookery
- VORYS, JOHN M.—Columbus, Ohio  
Vorys, Sater, Seymour & Pease  
52 East Gay Street
- VROOMAN, C. M.—Cleveland, Ohio  
Garfield, Cross, Daoust, Baldwin & Vrooman  
Midland Building

## W

- WALBURG, HARRY E.—Newark, N. J.  
Cox and Walburg  
60 Park Place
- WALKER, HENRY B.—Evansville, Ind.  
Walker & Walker  
Old National Bank Building
- WALKER, WM. M.—Rock Island, Ill. (also Moline)  
Connelly, Walker, Searle & Hubbard  
State Bank Building
- WALL, HUGH V.—Brookhaven, Miss.  
First National Bank Building
- WALL, STUART S.—Toledo, Ohio  
Marshall, Melhorn & Marlar  
Spitzer Building
- WALLER, CURTIS L.—Tallahassee, Fla.  
Waller & Mezinniss  
Centennial Building
- WALLER, T. S.—Paducah, Ky.  
Nunn & Waller  
City National Bank Building
- WALSWORTH, ROSCOE—Boston, Mass.  
100 Milk Street
- WALTERS, HENRY C.—Detroit, Mich.  
Ford Building
- WARDLAW, J. FIELD—West Palm Beach, Fla.  
Wideman, Wideman & Wardlaw  
Harvey Building
- WARING, J. WATIES—Charleston, S. C.  
Waring & Brockinton  
35 Broad Street
- WARNER, HENRY C.—Dixon, Ill.  
Warner & Warner
- WARNER, MILO J.—Toledo, Ohio  
Doyle & Lewis  
Nicholas Building

- WARREN, F. G.—Sioux Falls, S. D.  
Boyce, Warren & Fairbank  
Boyce-Greeley Building
- WARREN, THEODORE E.—Ashtabula, Ohio  
Nettleton Building
- WATKINS, THOMAS G.—Nashville, Tenn.  
Stahlman Building
- WATKINS, THOMAS H.—Jackson, Miss.  
Watkins & Eager  
Standard Life Building
- WATKINS, W. H., JR.—Jackson, Miss.  
Watkins & Eager  
Standard Life Building
- WATKINS, WILLIAM H.—Jackson, Miss.  
Watkins & Eager  
Standard Life Building
- WATROUS, CHARLES A.—New Haven, Conn.  
Watrous, Hewitt, Gumbart & Corbin  
205 Church Street
- WATSON, ERNEST E.—Minneapolis, Minn.  
Andrus Building
- WATTAM, C. C.—Fargo, N. D.  
Richardson, Thorp & Wattam  
55½ Broadway
- WATTERS, THOMAS, JR.—Washington, D. C.  
Lyon, Cohen, Watters & Baldrige  
Shoreham Building
- WATTS, OLIN E.—Jacksonville, Fla.  
Jennings & Watts  
Barnett National Bank Building
- WAXMAN, LEO—Elmira, N. Y.  
Mandeville, Waxman, Buck, Teeter & Harpend-  
ing  
Robinson Building
- WEBB, ROBERT L.—Topeka, Kas.  
Stone, McClure, Webb, Johnson & Oman  
National Reserve Building
- WEBER, JOHN A.—Medina, Ohio
- WEECH, C. SEWELL—Baltimore, Md.  
227 St. Paul Street
- WEEKS, EDWARD T.—New Iberia, La.  
Weeks & Weeks  
127 West Main Street
- WEEKS, J. BORTON—Chester, Pa.  
Pennsylvania Bank Building
- WEEKS, THOMAS N.—Waterville, Maine  
Perkins & Weeks  
First National Bank Building
- WEICHEL, GEORGE M.—Chicago, Ill.  
Dent, Weichelt & Hampton  
Rookery Building
- WEIGAND, LAWRENCE—Wichita, Kas.  
LONG, Dupew, Stanley, Weigand & Hook  
First National Bank Building
- WEILER, ALFRED B.—San Francisco, Cal.  
433 California Street
- WEINBERG, LEONARD—Baltimore, Md.  
Weinberg & Sweeten  
Baltimore Trust Building
- WEISS, SOL—New Orleans, La.  
Maison Blanche Building
- WELCH, W. S.—Laurel, Miss.  
Welch & Cooper  
Box 817
- WELKER, WEB A.—St. Louis, Mo.  
Jones, Hocker, Gladney & Grand  
705 Olive Street
- WELLS, MAXWELL W.—Orlando, Fla.  
Maguire & Voorhis  
Florida Bank Building
- WELLS, RALPH O.—Hartford, Conn.  
Wells, Davis, Schaefer & Locke  
750 Main Street
- WELLS, W. CALVIN—Jackson, Miss.  
Wells, Wells & Lipscomb  
Lamar Life Building
- WELLS, W. CALVIN, III—Jackson, Miss.  
Wells, Wells & Lipscomb  
Lamar Life Building
- WHEELER, ALTON C.—Auburn, Maine  
86 Main Street
- WHEELER, A. C.—Gainesville, Ga.  
Wheeler & Kenyon
- WHELCH, WILLIAM P.—Gainesville, Ga.  
Jackson Building
- WHITAKER, R. A.—Kinston, N. C.  
First-Citizens Bank Building
- WHITE, ALBERT A.—Nashville, Tenn.  
White & Howard  
Nashville Trust Building
- WHITE, ANDREW J., JR.—Columbus, Ohio  
Knepper, White & Dempsey  
5 East Long Street
- WHITE, EARL W.—Norfolk, Va.  
Western Union Building
- WHITE, HARVEY E.—Norfolk, Va.  
White, Guy & Davis  
Citizens Bank Building
- WHITE, JACOB S.—Indianapolis, Ind.  
White, Wright & Boleman  
Merchants Bank Building
- WHITE, LOWELL—Denver, Col.  
Equitable Building
- WHITE, MORRIS E.—Tampa, Fla.  
Mabry, Reaves, Carlton & White  
First National Bank Building
- WHITE, W. H.—Gulfport, Miss.  
White & Morse
- WHITEHOUSE, BROOKS—Portland, Maine  
Verrill, Hale, Booth & Ives  
57 Exchange Street
- WHITTICAR, RALPH M.—Columbus, Ohio  
Knepper, White & Dempsey  
5 E. Long Street
- WILBOURN, JAMES COX—Meridian, Miss.  
Wilbourn, Miller & Wilbourn  
Citizens National Bank Building
- WILBOURN, R. E.—Meridian, Miss.  
Wilbourn, Miller & Wilbourn  
Citizens National Bank Building
- WILBUR, R. W.—Portland, Ore.  
Wilbur, Beckett, Howell & Oppenheimer  
Board of Trade Building
- WILCOX, MARSHALL E.—Columbus, Ohio  
518 East Broad Street
- WILKIN, ROBERT NUGEN—New Philadelphia, Ohio  
Wilkin, Fisher & Limbach  
The Ohio Savings & Trust Building
- WILKIN, W. S.—Wellsburg, W. Va.  
Ramsay & Wilkin
- WILKISON, MARTIN S.—Youngstown, Ohio  
Manchester, Ford, Bennett & Powers  
Union Bank Building

- WILLARD, RALPH H.—Boston, Mass.  
Willard, Allen & Mulkern  
100 Milk Street
- WILLIAMS, ALGER A.—Buffalo, N. Y.  
664 Ellicott Square
- WILLIAMS, E. K., K. C.—Winnipeg, Man., Canada  
Aikins, Loftus, Aikins, Williams & MacAuley  
Somerset Block
- WILLIAMS, IRA J.—Philadelphia, Pa.  
Brown & Williams  
1421 Chestnut Street
- WILLIAMS, J. E.—Ardmore, Okla.  
Williams & Williams  
Simpson Building
- WILLIAMS, LEIGH D.—Norfolk, Va.  
Williams, Loyall & Taylor  
Citizens Bank Building
- WILLIAMS, ROBERT RANSOM—Asheville, N. C.  
Williams & Cocke  
Jackson Building
- WILLING, JOSEPH K.—Philadelphia, Pa.  
Sterling & Willing  
1616 Walnut Street
- WILLIS, SIMEON S.—Ashland, Ky.  
Second National Bank Building
- WILLSON, GEORGE C.—St. Louis, Mo.  
Taylor, Chasoff & Willson  
Boatmen's Bank Building
- WILMER, G. W. A.—Middletown, Ohio  
Middletown Deposit Building
- WILSON, FRANCIS C.—Santa Fe, N. M.  
Sena Plaza
- WILSON, GEO. H.—Quincy, Ill.  
Wilson & Schmiedeskamp  
Mercantile Building
- WILSON, RALPH P.—Lincoln, Neb.  
Burkett, Wilson & Van Kirk  
First National Bank Building
- WILSON, W. F.—Oklahoma City, Okla.  
Wilson & Wilson  
Hales Building
- WINDOLPH, F. LYMAN—Lancaster, Pa.  
Windolph & Mueller  
121 East King Street
- WINGER, MAURICE H.—Kansas City, Mo.  
Winger, Reeder & Barker  
Waltower Building
- WINSLOW, FRANCIS E.—Rocky Mount, N. C.  
Battle & Winslow  
Box 652
- WINSOR, CARL I.—Wichita, Kas.  
Wall, Winsor & Boyer  
Wheeler-Kelly-Hagny Building
- WISE, CHESTER G.—Akron, Ohio  
Waters, Andress, Wise, Roetzel & Maxon  
First-Central Tower
- WOMBLE, B. S.—Winston-Salem, N. C.  
Manly, Hendren & Womble  
Wachovia Bank Building
- WOOD, A. C.—Houston, Tex.  
King, Wood & Morrow  
Post-Dispatch Building
- WOOD, EDWARD L.—Denver, Col.  
University Building
- WOOD, SYDNEY—Edmonton, Alberta, Canada  
Wood, Buchanan & MacDonald  
McLeod Building
- WOODIN, GLENN W.—Dunkirk, N. Y.  
409 Central Avenue
- WOODLAND, FRANK H.—Omaha, Neb.  
Omaha National Bank Building
- WOODS, M. T.—Sioux Falls, S. D.  
Bailey, Voorhees, Woods & Bottum
- WOODWARD, ERNEST—Louisville, Ky.  
Woodward, Dawson & Hobson  
Kentucky Home Life Building
- WOODWARD, W. H.—St. Louis, Mo.  
Woodward & Evans  
Paul Brown Building
- WOOLSEY, ROBERT A.—Galesburg, Ill.  
Woolsey, Stickney & Lucas  
Weinberg Arcade
- WOOTTON, E. H.—Hot Springs, Ark.  
Martin, Wootton & Martin  
Arkansas National Bank Building
- WRIGHT, BARRY—Rome, Ga.
- WRIGHT, EDWARD L.—Little Rock, Ark.  
Buzbee, Harrison, Buzbee & Wright  
Southern Building
- WRIGHT, GRAHAM—Rome, Ga.  
Wright & Covington  
National City Bank Building
- WRIGHT, ISAAC C.—Wilmington, N. C.  
Security National Bank Building
- WRIGHT, JAMES B.—Knoxville, Tenn.  
East Tennessee National Bank Building
- WRIGHT, KERNS—Van Wert, Ohio  
Hoke & Wright  
Kauke Building
- WYMAN, LOUIS ELIOT—Manchester, N. H.  
Wyman, Starr, Booth, Wadleigh & Langdell  
839 Elm Street

## Y

- YANCEY, BENJAMIN W.—New Orleans, La.  
Terriberry, Young, Rault & Carroll  
Whitney Building
- YANCEY, GEORGE W.—Birmingham, Ala.  
London & Yancey  
Massey Building
- YANCEY, WILLIAM—Birmingham, Ala.  
London & Yancey  
Massey Building
- YEGGE, RONALD V.—Denver, Colo.  
January & Yegge  
Symes Building
- YONT, ALONZO E.—Boston, Mass.  
Yont & Yont  
Park Square Building
- YOST, RUSSELL R.—Johnstown, Pa.  
Graham, Yost & Meyers  
Johnstown Trust Building
- YOUNG, CLYDE L.—Bismarck, N. D.  
Dullam & Young  
First National Bank Building
- YOUNG, FRED J.—Cleveland, Ohio  
Davis & Young  
Cuyahoga Building

## Z

- ZELT, WRAY G., JR.—Washington, Penn.  
Hughes, McAlister & Zelt  
63 S. Main Street
- ZURETT, MELVIN H.—Rochester, N. Y.  
Brown & Zurett  
Reynolds Arcade Building

# State Membership List

## ALABAMA

### Anniston

Liles, L. B.  
Merrill, Hugh D.

### Birmingham

Burr, Borden  
Cabaniss, Jelks H.  
Koenig, Fred G., Sr.  
Lange, R. L.  
Simpson, J. A.  
Spain, Frank E.  
Yancey, George W.  
Yancey, William

### Decatur

Eyster, Chas. H.

### Dothan

Buntin, T. E.  
Tompkins, Oscar L.

### Gadsden

Dortch, Wm. B.

### Mobile

Armbricht, William H., Jr.  
McLeod, William

### Montgomery

Ball, Fred S.  
Crenshaw, H. F.  
Crum, B. P.  
Stakely, Davis F.  
Denson, N. D.

### Selma

Pettus, E. W.  
Pitts, William McLean

### Tuscaloosa

Madison, J. G.

## ARIZONA

### Phoenix

Divelbess, Harold L.  
Fennemore, H. M.  
Robinette, Ivan

### Prescott

Patterson, W. E.

### Yuma

Campbell, Raymond N.

## ARKANSAS

### El Dorado

Rogers, Silas W.

### Forrest City

Mann, Burk

### Fort Smith

Pryor, Thomas Brady, Jr.

### Hot Springs

Wooton, E. H.

### Jonesboro

Frierson, Chas. D.

### Little Rock

Barber, A. L.  
Burrow, Lawrence B.  
Cockrill, J. Mitchell

### DuLaney, A. D.

Harrison, Harvey T.  
Henry, E. A.  
Owens, Grover T.  
Rose, George B.  
Wright, Edward L.

### Pine Bluff

Triplett, Arthur Fairfax

### Marianna

Daggett, C. E.

### Texarkana

Arnold, Richard Lewis  
Arnold, William H.  
Rodgers, R. W., Jr.  
Rodgers, R. W.

## CALIFORNIA

### Los Angeles

Betts, Forrest Arthur  
Catlin, Frank D.  
Catlin, Henry W.  
Crider, Joe, Jr.  
Duque, Henry  
Franklin, Blake  
Gallagher, Lasher Barrington  
Loeb, Edwin J.  
Mathes, Wm. C.  
Murphy, Kenneth J.  
Schwartz, Milton H.  
Selvin, Herman F.  
Sterry, Philip C.  
Stockwell, E. L.

### San Francisco

Alexander, Jewell  
Boland, F. Eldred  
Bronson, E. D., Jr.  
Cooley, Arthur E.  
Dinkelspiel, Martin J.  
Livingston, David  
Naus, George M.  
Sweet, Joe G.  
Weiler, Alfred B.

## CANADA

### Calgary, Alberta

McLaurin, Colin Campbell  
Nolan, Henry G.

### Edmonton, Alberta

Grant, Charles H., K. C.  
Wood, Sydney

### Halifax

Burchell, Charles J., K. C.

### Montreal

Brais, F. Phillippe, K. C.  
Dussault, J. C. H., K. C.  
Gadbois, Emilien, K. C.  
Hackett, F. W.  
Lamothe, J. Cleophas, K. C.  
Robertson, J. H. H.

### Ottawa

Gowling, E. Gordon

Complete addresses will be found in alphabetical list of members.



**Quebec**

St. Laurent, Louis S., K. C.

**Toronto, Ontario**

Agar, Thomas J., K. C.

Davidson, W. C., K. C.

Phelan, Thomas N.

**Vancouver, B. C.**

DuMoulin, L. St. M.

Locke, C. H., K. C.

Russell, Finley R. McD., K. C.

**Windsor, Ontario**

Furlong, Wm. H.

**Winnipeg, Manitoba**

Aikins, G. H., K. C.

Guy, Robert D.

Richardson, Bert V.

Williams, E. K., K. C.

**COLORADO****Denver**

Berman, H.

Blount, G. Dexter

Bryans, William A., III

Clark, Henry H.

Eaton, William R.

Holland, Fred N.

Hutton, William E.

January, Samuel M.

Laws, Arthur H.

Lee, Paul W.

McComb, Edgar

McCreery, Donald C.

Shafroth, Morrison

Toll, Henry W.

White, Lowell

Wood, Edward L.

Yegge, Ronald V.

**Pueblo**

Burris, William T.

**CONNECTICUT****Bridgeport**

Foster, George N.

Shapiro, Joseph G.

**Hartford**

Beckwith, Oliver R.

Brosmith, Allan E.

Downs, Walter W.

Hall, Robert E.

Heard, Manning W.

Jainsen, Wilson C.

Pelgrift, DeLancey

Taylor, Edward I.

Wells, Ralph O.

**New Haven**

Gormley, Martin E.

Hoyt, Samuel E.

O'Keefe, Arthur B.

Pond, Philip

Watrous, Charles A.

**New London**

Keefe, Arthur T.

McGuire, Frank L.

**Norwich**

James, Charles V.

**Waterbury**

Monagan, Walter E.

Upson, J. Warren

**DELAWARE****Wilmington**

Klaw, Abel

Morford, James R.

Prickett, William

**DISTRICT OF COLUMBIA****Washington**

Arth, Charles W.

Biggs, J. Crawford

Dunn, Ralph P.

Frost, Norman B.

Latimer, J. Wilmer

Nesbit, Frank F.

Quinn, Henry I.

Watters, Thomas, Jr.

**FLORIDA****Bradenton**

Dye, Dewey A.

**Daytona Beach**

Green, Alfred A.

**Fort Lauderdale**

McCune, C. N.

**Fort Myers**

Franklin, J. A.

**Gainesville**

Lazonby, J. Lance

**Jacksonville**

Bond, William Bours

Gray, Harry T.

Holt, Francis M.

Howell, Charles Cook

Marks, Sam R.

Milam, Arthur Y.

McIlvaine, Eugene T.

Osborne, H. P.

Patterson, Giles J.

Shands, J. W.

Taylor, J. Henry

Towers, C. D.

Watts, Olin E.

**Miami**

Blackwell, T. J.

Brown, C. L.

Carver, A. R.

Casey, L. O.

Cason, Fred W.

DeJarnette, H. Reid

Dixon, James A.

Dyer, David W.

Evans, W. I.

Knight, Dewey

McKay, John G.

Mershon, M. L.

Morehead, Charles A.

Reed, Wm. L.

Sawyer, Herbert S.

**Ocala**

Hocker, F. R.

**Orlando**

Gurney, J. Thomas

Maguire, Raymer F.

Wells, Maxwell W.

**Pensacola**

Fisher, William, Jr.  
Fisher, William  
Merritt, Richard H.

**St. Petersburg**

Askew, Erle B.  
Barton, McKinney  
Mann, Sam H., Jr.

**Tallahassee**

Waller, Curtis L.

**Tampa**

Jackson, William H.  
Reeves, G. L.  
Shackleford, R. W.  
White, Morris E.

**West Palm Beach**

Earnest, Robert L.  
Lewis, R. K.  
Wardlaw, J. Field

**GEORGIA****Athens**

Michael, Max  
Nix, Abit

**Atlanta**

Cody, Welborn B.  
Frazer, James N.  
Gambrell, E. Smythe  
Goldstein, Max F.  
Haas, Leonard  
Hirsch, Harold  
Long, Thomas Jefferson  
McCowen, Harry S.  
Middlebrooks, Grover  
Powell, Arthur G.  
Powers, E. Clem  
Reid, Chas. S.  
Slaton, John M.  
Smith, Sidney

**Augusta**

Bussey, James S.  
Hull, James M.

**Columbus**

Swift, H. H.

**Gainesville**

Wheeler, A. C.  
Welchel, William P.

**Griffin**

Goodrich, Lucian Prichard

**Macon**

Anderson, R. Lanier, Jr.  
Jones, C. Baxter  
Popper, Joseph W.

**Rome**

Wright, Barry  
Wright, Graham

**Savannah**

Abrahams, Edmund H.  
Adams, A. Pratt  
Bright, O. E.  
Hitch, Robert M.

**Washington**

Norman, Earle

**Waycross**

Barnes, Mack

**IDAHO****Boise**

Haga, Oliver O.

**Twin Falls**

Parry, R. P.

**ILLINOIS****Bloomington**

Rust, Adlai H.

**Champaign**

Dobbins, R. F.

**Chicago**

Bloom, Herbert L.  
Bourland, William L.  
Breen, John M.  
Brown, Garfield W.  
Bunge, George C.  
Dammann, J. Francis  
Dent, Louis L.  
Ekern, Herman L.  
Glover, Clarence W.  
Gorton, Victor C.  
Hawkins, Kenneth B.  
Hawxhurst, Ralph R.  
Heineke, Paul H.  
Hennessy, Edward J.  
Hinshaw, Joseph  
Kadyk, David J.  
Keller, Paul E.  
Kelly, Ambrose B.  
Kennedy, M. B.  
Levin, Samuel  
Lloyd, L. Duncan  
McKinley, William  
Moser, Henry S.  
O'Brien, Matthew J.  
Potter, Ralph F.  
Price, Paul E.  
Quay, Eugene  
Rowe, Royce G.  
Ryan, William A.  
St. Clair, Edward  
Searls, David T.  
Sears, Burton P.  
Stebbins, L. A.  
Thompson, Glenn  
Vogel, Leslie H.  
Weichelt, George M.

**Dixon**

Warner, Henry C.

**East St. Louis**

Driemeyer, Henry

**Galesbury**

Woolsey, Robert A.

**Macomb**

Berry, Leonard C.

**Mattoon**

Kelly, Fred H.

**Moline**

Walker, Wm. M.

**Peoria**

Heyl, Clarence W.  
Hunter, Jay T.

**Quincy**

Wilson, Geo. H.

Complete addresses will be found in alphabetical list of members.

**Rockford**  
Knight, William D.  
**Rock Island**  
Reidy, Ben T.  
Walker, Wm. M.  
**Springfield**  
Gillespie, Louis F.  
Hodges, Earl S.  
Schlipf, Albert W.  
**Waukegan**  
Hall, Albert L.

**INDIANA**

**Evansville**  
Craig, Edmund L.  
LaFollette, Charles M.  
Little, William F.  
McCrary, Herman L.  
Walker, Henry B.  
**Fort Wayne**  
Aiken, Arthur L.  
Baird, R. F.  
Reed, Clyde  
**Frankford**  
Harker, Russell P.  
**Indianapolis**  
Adams, Robert A.  
Bingham, James E.  
Cook, Charles W., Jr.  
Melson, Garth B.  
Merrell, C. F.  
Pickens, Owen  
Rocap, James E.  
White, Jacob S.  
**Jeffersonville**  
Fox, Wilmer T.  
**Logansport**  
Hillis, Robert C.  
**Marion**  
Browne, John R.  
**Rushville**  
Kiplinger, John H.  
**South Bend**  
Doran, M. Edward  
**Terre Haute**  
Beasley, John H.  
Dix, Floyd E.  
**Vincennes**  
Emison, Ewing

**IOWA**

**Burlington**  
Clark, Charles C.  
**Carroll**  
Minnich, G. A.  
**Cedar Rapids**  
Grimm, J. M.  
Sargent, A. H.  
Spangler, H. E.  
**Des Moines**  
Fowler, Rex H.  
Guthrie, Thomas J.  
Henry, Phineas M.  
Miller, Frederic M.

Miller, Jesse A.  
Mills, Earl C.  
Perry, Eugene D.  
Putnam, C. C.  
Thomas, Harold S.  
**Dubuque**  
Kenline, H. C.  
**Iowa City**  
Messer, Frank F.  
**Keokuk**  
Hollingsworth, James A.  
**LeMars**  
Roseberry, Clarence D.  
**Mason City**  
Breese, Garfield E.  
**Orange City**  
Klay, T. E.  
**Ottumwa**  
McNett, Walter  
**Sheldon**  
Murray, George C.  
**Sioux City**  
Gleysteen, J. C.  
Shull, Deloss P.  
**Waterloo**  
Reed, H. M.  
Swisher, B. F.

**KANSAS**

**Arkansas City**  
Faulconer, Albert  
**Concordia**  
Hunt, Charles L.  
**Fort Scott**  
Hudson, Douglas  
**Junction City**  
Platt, Irving M.  
**Kansas City**  
Van Cleave, Thomas M.  
**Paola**  
Sheridan, Bernard L.  
**Pittsburg**  
Keller, A. B.  
Nulton, P. E.  
**Salina**  
Litowich, B. I.  
**Topeka**  
Colmery, Harry W.  
Oman, Ralph  
Snattinger, Irwin  
Stone, Robert  
Webb, Robert L.  
**Wichita**  
Adams, Mark H.  
Fair, J. D.  
Gott, Henry V.  
Patterson, J. B.  
Stanley, W. E.  
Todd, Arnold C.  
Weigand, Lawrence  
Winsor, Carl I.

**KENTUCKY**

**Ashland**  
Levi, Clyde R.  
Willis, Simeon S.

Complete addresses will be found in alphabetical list of members.

**Bowling Green**

Bell, Charles R.  
Coleman, Robert M., Jr.  
Harlin, Max B.

**Elizabethtown**

Layman, J. R.

**Frankfort**

Morris, Leslie W.

**Glasgow**

Redford, Carroll M.  
Richardson, John E.

**Hardinsburg**

Beard, A. Murray

**Harlan**

Sampson, William

**Henderson**

Pentecost, F. J.

**Louisville**

Attkisson, Eugene R.  
Boehl, Herbert F.  
Curtis, L. R.  
Dawson, Charles I.  
Gibson, Finley F., Jr.  
Hobson, Robert P.  
Morris, Charles W.  
Tarrant, John E.  
Woodward, Ernest

**Owensboro**

Anderson, E. B.  
Clements, La Vega  
Kirk, A. D.

**Paducah**

Waller, T. S.

**Pikeville**

Hobson, J. P., Jr.

**Russellville**

Taylor, Coleman

**Winchester**

Davis, Stephen T.  
Jouett, Beverly R.  
Metcalf, John T.

**LOUISIANA****Alexandria**

Ginsberg, George J.  
Hill, Harold W.  
Pitts, J. L.

**Bastrop**

Madison, George T.

**Baton Rouge**

Brooks, L. W.  
Moyse, Herman

**Lake Charles**

McCoy, Charles A.

**Monroe**

Bernstein, A. Milling  
Davis, Ronald L.  
Gunby, George  
Lamkin, E. T.  
Shotwell, Alden T.

**New Iberia**

Weeks, Edward T.

**New Orleans**

Adams, St. Clair  
Adams, St. Clair, Jr.

Beard, Leslie P.

Bethea, Theodore W.

Brown, Clyde R.

Burke, Gibbons

Christovich, Alvin R.

Claverie, Louis B.

Fenner, Charles Payne

Hammett, H. L.

Johnson, F. Carter, Jr.

Jones, Joseph Merrick

Kammer, Alfred Charles

Marks, Sumter D.

McCall, Harry

Montgomery, Richard B., Jr.

Moreno, Arthur A.

Normann, Frank S.

Porteous, Wm. A., Jr.

Toler, John L.

Weiss, Sol

Yancey, Benjamin W.

**Shreveport**

Browne, Percy N.

Mayer, Charles L.

**MAINE****Auburn**

Wheeler, Alton C.

**Augusta**

Locke, Herbert E.

**Bangor**

Mitchell, James E.

**Bath**

Bridgham, Edward W.

**Lewiston**

Lancaster, Fred H.

**Portland**

Berman, Jacob H.  
Mahoney, William B.  
Richardson, Forrest E.  
Robinson, Clement F.  
Whitehouse, Brooks

**Presque Isle**

Gray, Granville C.

**Skowhegan**

Merrill, Edward F.

**Waterville**

Weeks, Thomas N.

**MARYLAND****Baltimore**

Albert, Milton A.  
Bartlett, Thomas N.  
Carman, Robert R.  
Clark, Walter L.  
Combs, Hugh D.  
Denmead, Garner W.  
Harrison, Walter V.  
Hartman, Charles C.  
Kieffner, George E.  
Kraus, A. Walter  
Levin, Harry O.  
LeViness, Charles T., III  
Lilly, A. J.  
Lowry, Edward G., Jr.  
Luhn, John A.  
McComas, Charles H.  
Morrow, Chester F.  
Murray, Clapham, Jr.

New, Jacob S.  
Schisler, J. Harry  
Skeen, J. H.  
Slingluff, Jesse  
Tschudi, Harold  
Veazey, George Ross  
Weech, C. Sewell  
Weinberg, Leonard

**Hagerstown**

Harshman, J. Lloyd

**Towson**

Jenifer, H. Courtenay

**MASSACHUSETTS****Boston**

Barry, William J.  
Brooks, Benj.  
Clennon, Eugene M.  
Cook, Robert A. B.  
Cotter, Richard J.  
Cryan, Harry E.  
Doyle, Louis C.  
Downs, John W.  
Dunn, Richard Joseph  
Elliott, Byron K.  
Field, Elias  
Field, Richard H.  
Gleason, Gay  
Hemry, Leslie P.  
Lawrence, Van Courtlandt  
Lawton, James F.  
Powers, Leland  
Sawyer, E. W.  
Smith, Arthur T.  
Walsworth, Roscoe  
Willard, Ralph H.  
Yont, Alonzo E.

**Fall River**

Buffinton, Harold S. R.

**Greenfield**

Fairhurst, Charles

**Holyoke**

Lyon, Clifford S.

**Lowell**

Gilbride, James H.  
Kerwin, James J.

**Lynn**

Foynes, Thomas Nixon  
Sullivan, James W.

**Springfield**

Gordon, Gurdon W.  
Ralph, S. Alton  
Shaw, Irving R.  
Simpson, Archer R.  
Small, Harold P.

**Worcester**

Milton, Charles C.  
Proctor, Charles W.

**MICHIGAN****Detroit**

Alexander, E. Dean  
Brown, Howard D.  
Brucker, Wilber M.  
Carey, L. J.  
Coulter, Clark C.  
Crawford, Milo H.

Dodd, Lester P.  
Eblen, Bigham D.  
Kerr, Irvin E.  
Klein, Geo. H.  
Lacey, Ralph B.  
Mason, Stevens T.  
McCaslin, W. R.  
Oxtoby, James V.  
Scroggie, Lee J.  
Smith, H. H.  
Toohey, Clifford M.  
Walters, Henry C.

**Grand Rapids**

Dunham, John M.  
Varnum, Laurent Kimball  
Rodgers, Harry E.

**Kalamazoo**

Jackson, H. Clair

**Lansing**

Kelley, Dean W.  
Searl, William C.

**MINNESOTA****Albert Lea**

Knudson, Bennett O.

**Duluth**

Doan, T. W.  
Gillette, Albert C.  
Hunt, Rollo F.  
Lewis, I. K.  
Palmer, Ray G.  
Reavill, R. B.

**Minneapolis**

Durham, F. H.  
Freeman, Wm. H.  
Guesmer, Arnold L.  
Johnson, Clay W.  
Lewis, I. K.  
McGough, Paul J.  
McNally, L. P.  
Rich, Ernest A.  
Watson, Ernest E.

**St. Cloud**

Quinlivan, Ray J.

**St. Paul**

Cummins, Ray E.  
Kelley, James E.  
Nelson, Arthur E.  
Orr, Charles N.  
Roberts, E. A.  
Sexton, John J.

**MISSISSIPPI****Aberdeen**

Holmes, George Maynard

**Brockhaven**

Wall, Hugh V.

**Canton**

Powell, Robert Hamilton, Sr.

**Clarksdale**

Brewer, Edward C.  
FitzGerald, Gerald

**Cleveland**

Hallam, Louis C.

**Greenwood**

Odum, H. Talbot



**Gulfport**

Leathers, Jas. A.  
White, W. H.

**Hattiesburg**

Currie, George W.  
Heidelberg, R. W.  
Roberts, M. M.

**Hazlehurst**

Henley, William S.

**Jackson**

Eager, Pat H., Jr.  
Jones, L. Barrett  
Snow, C. B.  
Stevens, J. Morgan  
Stevens, John Morgan, Jr.  
Watkins, Thomas H.  
Watkins, William H.  
Watkins, W. H., Jr.  
Wells, W. Calvin  
Wells, W. Calvin, III

**Laurel**

Welch, W. S.

**Meridian**

Miller, Charles Carroll  
Snow, Edward L.  
Wilbourn, James Cox  
Wilbourn, R. E.

**Tupelo**

Anderson, John R.

**Vicksburg**

Bozeman, A. S.  
Brunini, John B.  
Dabney, F. Y.  
Dent, Robert L.

**West Point**

Tubb, Thomas Jefferson

**MISSOURI**

**Cape Girardeau**

Oliver, Allen

**Hannibal**

Carstarphen, Harry

**Jefferson City**

Blair, James T., Jr.

**Joplin**

James, Grover C.

**Kansas City**

Ahlvin, Robert E.  
Barker, Frank P.  
Curran, Ray W.  
Eager, Henry I.  
Giltmore, Solon T.  
Gordon, George L.  
Hoffman, John W., Jr.  
Hossett, William S.  
Howell, Charles M.  
Johnson, Lowell R.  
Koontz, Paul G.  
Lathrop, John H.  
McAllister, Frank W.  
McVey, Edmund H.  
Michaels, William C.  
Monteith, John N.  
Mosman, O. C.  
Murphy, David A.  
Nugent, James E.  
Parker, Leo B.

Reeder, P. E.

Robertson, J. B.

Rhodes, Frederick Atlas

Shughart, Henry M.

Terrell, Frank H.

Winger, Maurice H.

**Mexico**

Fry, W. Wallace

**New Madrid**

Baynes, R. F.

**St. Joseph**

Brown, H. Templeton  
Brown, Robert A., Jr.  
Douglas, Richard L.  
Garvey, Joseph M.  
Mitchell, Orestes

**St. Louis**

Anderson, Lyon  
Anderson, Roscoe  
Claiborne, James R.  
Clifford, Clark M.  
Eigel, George  
Ely, Wayne  
Green, Ernest A.  
Hecker, Harold F.  
Henry, J. Porter  
Hocker, Lon O.  
Hocker, Lon, Jr.  
Hodgman, George A.  
Ingamells, Dwight D.  
Leahy, John S.  
London, J. L.  
Mayne, Walter R.  
Moser, W. Edwin  
Nangle, John J.  
Reeder, Wm. O.  
Schwartz, Wilbur C.  
Welker, Web A.  
Willson, George C.  
Woodward, W. H.

**Springfield**

Allen, Arthur W.  
Mann, Frank C.  
McDavid, Frank M.  
Neale, Ben M.  
Stone, Aytchmonde P., Jr.

**MONTANA**

**Glendive**

Hildebrand, Raymond

**Great Falls**

Glover, Roy H.  
Speer, J. W.

**NEBRASKA**

**Aurora**

Frazier, C. C.

**Chadron**

Crites, E. D.

**Grand Island**

Cleary, J. L.

**Lincoln**

Baylor, F. B.  
Cline, Earl  
Kinsinger, J. W.  
Stewart, Don W.  
Wilson, Ralph P.

**Norfolk**

Deutsch, Frederick M.

**North Platte**

Carr, Edgar E.

**Omaha**

Barton, John L.  
 Cleary, G. J.  
 Crossman, Raymond M.  
 DeLacy, G. L.  
 Fraser, William C.  
 Kuhns, Barton H.  
 May, Albert E.  
 McLaughlin, Chas. F.  
 Neely, Robert D.  
 Rosewater, Stanley M.  
 Woodland, Frank H.

**York**

Dougherty, John E.

**NEVADA****Ely**

Quayle, B. L.

**Las Vegas**

McNamee, Frank, Jr.

**Reno**

Ayres, Albert D.  
 Hawkins, Robert Z.  
 Lunsford, E. F.  
 Pike, Miles N.

**NEW HAMPSHIRE****Keene**

Faulkner, Phillip H.

**Manchester**

Devine, Maurice F.  
 Wyman, Louis Eliot

**NEW JERSEY****Atlantic City**

Cole, Maurice Y.  
 Bolte, G. Arthur

**Camden**

Burling, Albert E.  
 Carroll, Walter R.  
 Lloyd, Frank T., Jr.

**Jersey City**

Markley, Edward A.  
 Smith, Edwin F.  
 Townsend, Mark, Jr.

**Elizabeth**

Connolly, John R.

**Newark**

Collie, Frederic R.  
 Coult, Joseph  
 Cox, William H. D.  
 Foley, Gerald T.  
 Francis, John J.  
 Guilfoil, Paul H.  
 Hargrave, Herbert W. J.  
 Hollander, Samuel M.  
 Kristeller, Lionel P.  
 Roan, Frank J.  
 Stickel, Fred G., Jr.  
 Turner, Frank G.  
 Vanderbilt, Arthur T.  
 Walburg, Harry E.

**Paterson**

Freeman, F. W., Jr.

**Somerville**

Pope, Frederick A.

**NEW MEXICO****Albuquerque**

Rodey, Pearce Coddington

**Santa Fe**

Gilbert, Carl H.  
 Wilson, Francis C.

**NEW YORK****Albany**

Connors, John J., Jr.  
 Gallagher, Donald  
 Pirnie, Nelson R.  
 Sullivan, Charles B.

**Binghamton**

Deyo, Martin W.  
 Lee, David F.

**Buffalo**

Adams, Harold J.  
 Baier, Milton L.  
 Barth, Philip C.  
 Brown, Edmund S.  
 Brown, Franklin R.  
 Steele, Gordon  
 Thomas, Ulysses S.  
 Williams, Alger A.

**Brooklyn**

McElraevy, John, Jr.

**Dunkirk**

Woodin, Glenn W.

**Elmira**

Waxman, Leo

**Glenn Falls**

Thomas, Sylvanus M.

**New York City**

Beha', James A.  
 Barker, Wendell P.  
 Bruce, Anthony  
 Butler, William  
 Cavanaugh, William Peter  
 Caverly, Raymond N.  
 Collins, Joseph Howland  
 Drake, Hervey J.  
 Evans, Walter G.  
 Freeman, Mahlon A.  
 Haberman, Phillip W., Jr.  
 Hargrave, Herbert W. J.  
 Hyman, William A.  
 Ireland, F. A. W.  
 Kissam, Leo T.  
 Kottgen, Hector  
 McCormick, Robert M.  
 Naught, Geo. L.  
 Nichols, Henry W.  
 Parrish, Frank M.  
 Robertson, D. Curtis  
 Rudolph, Harold W.  
 Smith, Harold Leonard  
 Stoddard, Francis R.  
 Talbert, Rollin E.  
 Topping, Price H.  
 Trosk, George

---

Complete addresses will be found in alphabetical list of members.

**Niagara Falls**  
Runals, Clarence R.

**Norwich**  
Lee, David F.

**Ogdensburg**  
Fitzgerald, Edmund

**Oneida**  
Santry, William F.

**Rochester**  
Block, Wilton A.  
Burns, George  
Folger, Paul  
Zurett, Melvin H.

**Schenectady**  
Maynard, William C.  
Salmon, Del B.

**Syracuse**  
Bond, George H.  
Brown, Oscar J.  
McCurn, Francis D.  
Murphy, Joseph B.  
Ryan, Lewis C.  
Sheridan, Frank T.

**Utica**  
Burns, Edward J., Jr.  
Henry, John A.  
Hubbard, Moses G., Jr.  
Hubbell, James F.  
Kernan, Warrick J.  
Tucker, Warren C.

**Watertown**  
Cullen, Francis E.

### NORTH CAROLINA

**Albermarle**  
Smith, W. Erskine

**Asheville**  
Adams, J. G.  
Bernard, Silas G.  
Harkins, Thos. J.  
Hartshorn, Edwin S.  
Johnson, Thomas L.  
Merrimon, James G.  
Smathers, J. Bat  
Uzzell, T. A., Jr.  
Williams, Robert Ransom

**Burlington**  
Cooper, Thomas D.

**Charlotte**  
Gover, Charles H.  
Jones, J. Laurence  
Robinson, John M.

**Durham**  
Hedrick, Henry Grady  
Sykes, Robert H.

**Greensboro**  
McLendon, L. P.  
Sapp, Armistead W.  
Smith, Julius C.

**Greenville**  
James, J. B.

**Henderson**  
Bridgers, J. H.  
Kittrell, R. G.

**Hickory**  
Bagby, Charles W.

**High Point**  
Dalton, Carter

**Kinston**  
Dawson, John G.  
Whitaker, R. A.

**Lumberton**  
Johnson, E. M.  
McLean, Dickson

**Madison**  
Brown, Junius C.

**Raleigh**  
Allen, Murray  
Broughton, J. Melville  
Burgess, Cale K.  
Fletcher, A. J.  
Manning, James S.  
Ruark, Robert  
Shepherd, S. Brown  
Smith, Willie

**Reidsville**  
Brown, Junius C.

**Rockingham**  
Bynum, Fred W.

**Rocky Mount**  
Battle, Kemp D.  
Winslow, Francis E.

**Rutherfordton**  
Hamrick, Fred D.

**Salisbury**  
Craig, Kerr

**Wilmington**  
Carr, J. O.  
Hackler, J. Frank  
James, Murray G.  
LeGrand, John Q.  
Newman, Harris  
Poisson, Louis J.  
Wright, Isaac C.

**Winston-Salem**  
Deal, Roy Linney  
Hutchins, Fred S.  
Ingle, John J.  
Womble, B. S.

### NORTH DAKOTA

**Bismarck**  
Cox, Gordon V.  
Young, Clyde L.

**Devils Lake**  
Traynor, Mack V.

**Fargo**  
Bergesen, A. R.  
Nilles, Herbert G.  
Vogel, Charles J.  
Wattam, C. C.

**Grand Forks**  
Bangs, Philip R.  
Burtness, O. B.  
Murphy, C. J.

**La Moure**  
Coyne, Eugene F.

**Mandan**  
Sullivan, John F.

**Minot**  
Lewis, John H.

## OHIO

## Akron

Guinther, Robert  
Kelly, William A.  
Wise, Chester G.

## Ashtabula

Carson, H. H.  
Shaylor, Clyde L.  
Warren, Theodore E.

## Bellaire

Matz, Edmund L.  
Sedgwick, C. C.

## Canton

Cope, Kenneth B.  
Ketterer, John G.  
Martin, George D.  
Pontius, Hubert C.  
Raley, Donald W.

## Cincinnati

Hightower, H. G.  
Marble, Harry E.  
Moormann, Gregor B.  
Schindel, John R.  
Shohl, Walter M.  
Taft, Charles P.

## Cleveland

Baldwin, A. D.  
Beall, Neil P.  
Chandler, Charles O.  
Diehm, Ellis Raymond  
Havighurst, James W.  
Howell, William  
Howell, William D.  
Jamison, Robert H.  
Kistner, John R.  
Lipscomb, Thomas E.  
McNeal, Harley J.  
McNeal, John H.  
Roberts, H. Melvin  
Roberts, Melvin M.  
Sellers, Charles W.  
Thomas, William H.  
Ulrich, Leslie R.  
Vrooman, C. M.  
Young, Fred J.

## Columbus

Bennett, Hugh M.  
Benoy, Wilbur E.  
Dempsey, Peter E.  
Ford, Byron Edward  
Foster, John E.  
Knepper, Russell M.  
Knepper, William E.  
Schoenborn, J. Urlin  
Summers, John H.  
Tussing, L. Benton  
Vorys, John M.  
White, Andrew J., Jr.  
Whitticar, Ralph M.  
Wilcox, Marshall E.

## Coshocton

Pomerene, Warner M.

## Dayton

Curtner, Clifford R.  
Estabrook, Hubert A.  
Ferguson, Warren A.

Matthews, Wm. M.  
Pickrel, Wm. G.

## Elyria

Rice, Robert H.

## Gallipolis

Cherrington, Henry W.

## Greenville

Maher, John F.

## Hamilton

Andrews, John D.

## Leroy

McVay, Don

## Lima

Cable, C. M.  
Jackson, Walter S.

## Mansfield

Galbraith, James W.

## Marietta

Noll, Robert M.

## Marysville

Hoopes, C. A.

## Medina

Weber, John A.

## Middletown

Wilmer, G. W. A.

## New Philadelphia

Fisher, Cletus A.  
Limbach, Arthur L.  
Wilkin, Robert Nugen

## Ravenna

Caris, A. L.

## Sandusky

Flynn, James F.

## Steubenville

Allebaugh, Carl F.  
Francis, Marshall H.  
Smith, Carl H.

## Tiffin

Keppel, Walter K.

## Toledo

Boesel, Milton C.  
Boxell, Earl F.  
Cobourn, Frank M.  
Finn, William A.  
Fuller, Fred E.  
Jacobson, Howard H.  
Martin, Ray  
Notnagel, Leland H.  
Wall, Stuart S.  
Warner, Milo J.

## Troy

Shipman, F. L.

## Van Wert

Wright, Kerns

## Warren

Hoppe, H. H.

## Youngstown

Emery, Norman A.  
George, Hermon N.  
Huxley, Jared P.  
Nicholson, Robert J.  
Stephens, Oscar A.  
Wilkison, Martin S.

## Zanesville

Meyer, Edward R.

## Zenita

Miller, W. L.

Complete addresses will be found in alphabetical list of members.

**OKLAHOMA****Ardmore**

Johnson, T. G.  
Williams, J. E.

**Durant**

Stinson, R. T.

**McAlester**

Arnote, Walter J.

**Oklahoma City**

Bowman, Byrne A.  
Butler, John F.  
Crowe, V. P.  
Dudley, J. D.  
Duvall, Duke  
Embry, John  
Howell, Edward  
Hyde, Herbert K.  
Johnson, Charles Edward  
Johnson, Russell V.  
Mullen, Lloyd J.  
Monnet, J. C. Jr.  
Pierce, Clayton B.  
Pierson, Welcome D.  
Thurman, H-1 C.  
Thurman, Harold C.  
Tolbert, Raymond A.  
Wilson, W. F.

**Oklmulgee**

Steele, Charles B.

**Ponca City**

Armstrong, C. L.

**Shawnee**

Abernathy, Geo. C.

**Tulsa**

Gavin, T. Austin  
Rodolf, M. C.  
Rogers, Remington  
Smith, H. L.

**OREGON****Portland**

Wilbur, R. W.

**PANAMA CANAL ZONE****Ancon**

Van Siclen, Wm. A.

**PENNSYLVANIA****Allentown**

Gerner, Fred B.

**Bradford**

Nash, Francis M.

**Butler**

Brandon, J. Campbell  
Henninger, Zeno F.

**Chambersburg**

Strite, Edwin D.

**Chester**

MacCarter, William J., Jr.  
Weeks, J. Borton

**DuBois**

Pentz, John J.  
Pentz, Ross H.

**Easton**

Fox, Edward J., Jr.

**Erie**

Marsh, R. T.  
Quinn, Frank B.  
Silin, Isaac J.

**Greensburg**

Best, R. E.  
Marker, H. E.  
Rial, William S.

**Johnstown**

Yost, Russell R.

**Lancaster**

Windolph, F. Lyman

**Mauch Chunk**

Loose, J. C.

**Philadelphia**

Ambler, Harry S., Jr.  
Beechwood, George Eugene  
Blewett, George F.  
Bunting, Charles T.  
Burke, Patrick F.  
Campbell, Wm. T.  
Chapman, Francis  
Conwell, Joseph S.  
Detweiler, George H.  
Goshorn, H. Rook  
Henderson, Joseph W.  
Klaw, Abel  
Koch, Roscoe R.  
LaBrum, J. Harry  
Markel, Edwin C.  
Martin, John B.  
Mount, Thomas F.  
Roberts, J. H. R.  
Shoyer, Frederick J.  
Sloan, Maurice W.  
Sterling, Philip  
Swartz, C. Donald  
Williams, Ira Jewell  
Willing, Joseph K.

**Pittsburgh**

Barron, Alexander J.  
Dalzell, R. D.  
Dickie, J. Roy  
Jennings, Dale C.  
McCamey, Harold E.  
McConnell, D. H.  
Pringle, Samuel W.  
Sheriff, John C.

**Scranton**

Harris, Walter W.  
Rymer, Ralph W.

**Stroudsburg**

Shull, C. C.

**Sunbury**

Klien, Richard Henry  
Knight, Harry S.

**Washington**

Marriner, Rufus S.  
McAlister, David I.  
Moore, Harry Franklin  
Zelt, Wray G., Jr.

**Waynesburg**

Kyle, William J.  
Reinhart, Patrick D.

**Wilkes-Barre**

Chrisman, Neil  
Slattery, Frank P.

**York**

Stock, McClean

**RHODE ISLAND****Newport**

Haire, J. Russell

**Providence**

Andrews, Harold A.  
Boss, Henry M., Jr.  
Hebert, Felix  
Kingsley, Clifford A.  
Semple, Harold R.  
Sherwood, Herbert M.

**SOUTH CAROLINA****Charleston**

Buist, George L.  
Moore, Benjamin Allston  
Rivers, George L. Buist  
Waring, J. Waties

**Columbia**

Cain, Pinckney L.  
Lumpkin, Alva M.  
Nelson, P. H.  
Tobias, Ashley C.

**Greenville**

Haynsworth, H. J.  
Johnston, John E.

**Spartanburg**

Carlisle, Robert M.  
Daniel, C. Erskine  
Russell, Donald

**SOUTH DAKOTA****Aberdeen**

Agor, Hugh

**Pierre**

Goldsmith, Karl

**Rapid City**

Leedom, Boyd

**Sioux Falls**

Bailey, T. M.  
Warren, F. G.  
Woods, M. T.

**Watertown**

Loucks, Perry F.  
Stover, Walter

**TENNESSEE****Chattanooga**

Campbell, Paul  
Finlay, J. F.  
Folts, Aubrey F.  
Kefauver, Estes  
Miller, Vaughn  
Noone, Charles A.

**Fayetteville**

Holman, B. E.

**Johnson City**

Bowman, Adam B.

**Kingsport**

Kelly, F. M.

**Knoxville**

Poore, H. T.  
Wright, James B.

**Memphis**

Armstrong, W. P.  
Braden, Emmett W.  
Evans, Thos. A.  
King, Earl  
Metcalf, William P.  
McCormick, Grover N.  
McDonald, W. Percy  
Nelson, Robert M.  
Taylor, Lowell

**Nashville**

Cornelius, Charles L.  
Goodpasture, Henry  
Manier, Miller  
McCary, Joe T.  
Watkins, Thomas G.  
White, Albert A.

**TEXAS****Amarillo**

Adkins, H. L.  
Bralley, F. M., Jr.  
Morgan, B. L.

**Austin**

Goldsmith, M. H.  
Graves, Ireland  
Taylor, Q. C.

**Beaumont**

Bell, Major T.  
Crook, W. M.

**Dallas**

Brundidge, Oscar D.  
Chrestman, M. N.  
Hall, Albert B.  
Hughston, Richard L.  
Lawther, Harry P.  
Leachman, Neth L.  
Payne, Robert G.  
Thompson, William

**El Paso**

Brown, Volney M.  
Harrison, Julian P.  
Morton, R. A. D.

**Fort Worth**

Cantey, S. B., Jr.  
Crowley, S. A.  
Lightfoot, Jewel P.  
Thompson, B. V.  
Thompson, W. R., Jr.

**Galveston**

Levy, Adrian F.  
Mills, Ballinger

**Houston**

Arnold, W. N., Jr.  
Burns, Richard F.  
Cole, Robert L., Sr.  
Freeman, John H.  
Jones, Albert P.  
Kemper, W. L.  
Morris, Larry W.  
Ryan, William M.  
Wood, A. C.

**San Antonio**

Birkhead, Claude V.  
Groece, Josh H.  
Groesbeeck, Henry Smythe  
Hall, J. C.  
Kampmann, Ike S.

Complete addresses will be found in alphabetical list of members.



**Texas**  
 Arnold, Richard L.  
 Arnold, William H.  
 Rodgers, R. W.  
 Rodgers, R. W., Jr.

**Tyler**  
 Ramey, T. B., Jr.

**Waco**  
 McClellan, Clay  
 Naman, W. W.

**Wichita Falls**  
 King, Bert

## UTAH

**Salt Lake City**  
 Hurd, J. D.  
 Ray, Paul H.  
 Shields, Dan B.  
 Stewart, Ralph T.

## VERMONT

**Montpelier**  
 Theriault, William N.

**Rutland**  
 Fenton, Walter S.

**St. Albans**  
 McFeeters, Wm. R.

## VIRGINIA

**Charlottesville**  
 Duke, W. E.

**Harrisonburg**  
 Conrad, George Denham

**Norfolk**  
 Black, Barron F.  
 Guy, Louis Lee  
 Pender, Wm. C.  
 White, Earl W.  
 White, Harvey E.  
 Williams, Leigh D.

**Richmond**  
 Beverley, William Welby  
 Moss, Thomas O.  
 Sinnott, S. L.

**Roanoke**  
 Apperson, Harvey B.  
 Funkhouser, S. King  
 Muse, Leonard G.  
 Shackelford, Geo. S., Jr.

**Suffolk**  
 Corbitt, James H.

**Winchester**  
 Cather, T. Russell

## WASHINGTON

**Seattle**  
 Brethorst, Stephen W.  
 Eggerman, D. G.  
 Gates, Cassius E.  
 Hutson, Chas. T.  
 Karr, Day  
 McKelvey, W. R.  
 Ryan, John E., Jr.  
 Skeel, E. L.

**Spokane**  
 Kizer, B. H.  
 Lowe, R. E.

**Yakima**  
 Cheney, J. C.

## WEST VIRGINIA

**Beckley**  
 Scherer, L. L.

**Bluefield**  
 Kahle, James S.  
 Sanders, Joseph M.

**Charleston**  
 Guiher, James M.  
 Jackson, Thomas B.  
 Morris, Stanley C.  
 Peters, Charles G.

**Clarksburg**  
 Guiher, James M.  
 Moist, Donald F.  
 Morris, Stanley C.  
 Robinson, Howard L.

**Elkins**  
 Arnold, D. H. Hill

**Fairmont**  
 Haymond, Frank C.

**Huntington**  
 Marshall, E. A.  
 Scherr, Harry  
 Scott, Paul W.  
 Staker, Lewis A.

**Martinsburg**  
 Martin, Clarence E.

**Parkersburg**  
 Ambler, Mason G.  
 Hiteshew, H. O.

**Spencer**  
 Bell, S. P.

**Welch**  
 Sale, William Goodridge, Jr.

**Wellsburg**  
 Wilkin, W. S.

**Wheeling**  
 Curl, Joseph R.  
 Hugus, Wright  
 Nesbitt, Frank W.  
 Nesbitt, Russell G.

**Williamson**  
 Slaven, Lant R.

## WISCONSIN

**Appleton**  
 Bosser, Alfred C.

**Beloit**  
 Adams, H. W.

**Chilton**  
 Arps, Helmuth F.

**Chippewa Falls**  
 Stafford, Harold E.

**Eau Claire**  
 Farr, Donald L.

**Fond du Lac**  
 Hanson, Russell E.

**Green Bay**  
 Bie, Walter T.

**Kenosha**  
 Richardson, Chester D.

**LaCrosse**  
 Higbee, Jesse E.

**Madison**

Kilmer, A. E.  
Sutherland, Robert J.

**Manitowoc**

Clark, W. J.

**Milwaukee**

Coleman, James E.  
Dougherty, Glenn R.  
Hayes, Gerald P.  
Hayes, William A.  
Kluwin, John A.  
Lamfrom, Leon B.  
Olwell, Lawrence A.  
Scheinfeld, Aaron  
Schlosser, John H.  
Tierney, Joseph E.

**Oshkosh**

Dempsey, Ray C.

**Portage**

Owens, Phillip  
Rogers, H. B.

**Racine**

Myers, S. P.

**Wausau**

Genrich, Fred W.  
Sweitzer, J. Mearl

**Wisconsin Rapids**

Graves, R. B.

**WYOMING****Casper**

Durham, H. B.

**Cheyenne**

Kline, M. A.  
Swainson, Clarence A.